Committed to the future of rural communities.

SINGLE FAMILY HOUSING
GUARANTEED LOAN PROGRAM

LOSS MITIGATION SERVICER USER GUIDE

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GETTING STARTED

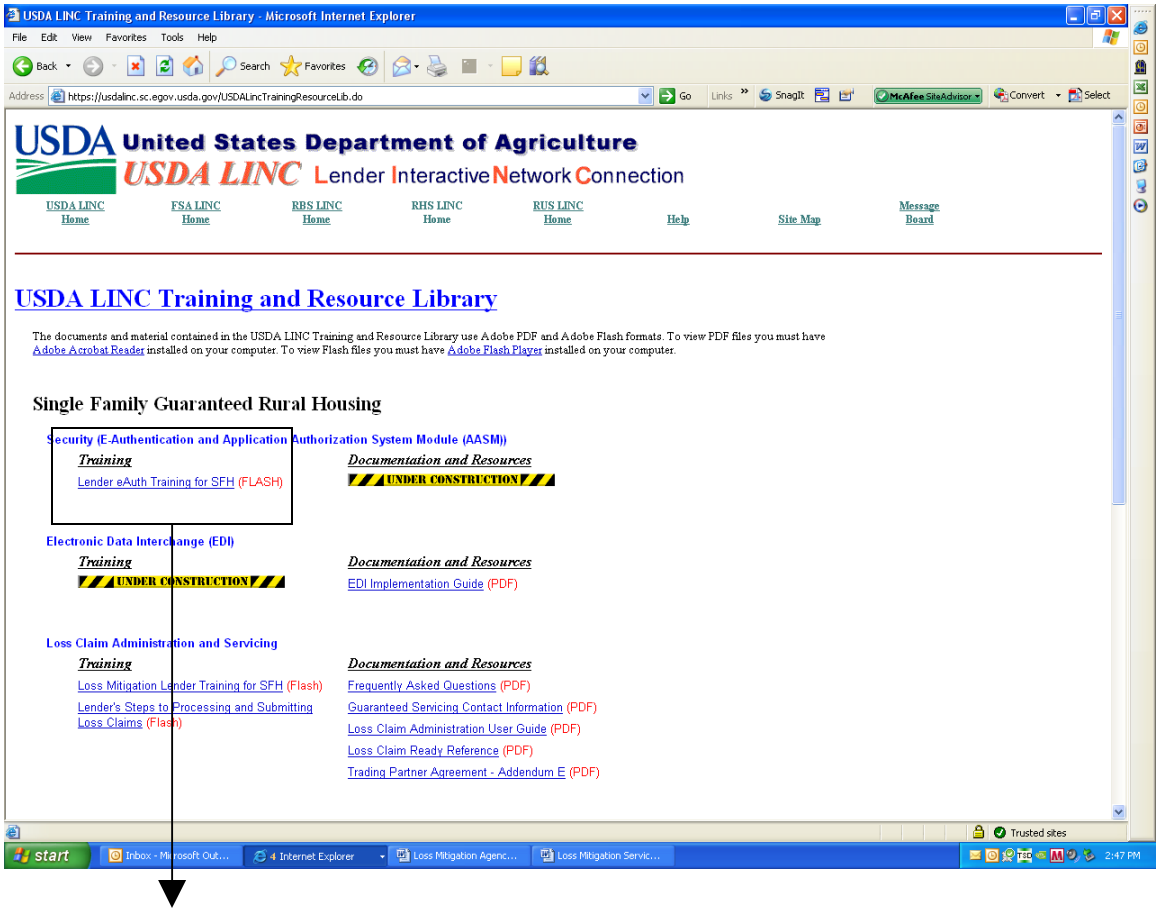
SYSTEM SECURITY

Having a USDA E-Authentication account provides:

- Convenient access to information and applications
- Faster processing of applications
- Identity security throughout lending process

Click on the following link to access the Training and Resource Library page.

https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do



Click on this hyperlink for training on creating a E-Authentication account

SYSTEM REQUIREMENTS AND HOURS OF OPERATION

System Requirements:

Internet Explorer version 5.5 or higher

Hours of Operation for the Rural Development Guaranteed Loan System (GLS):

Monday – Saturday 6:00am to 6:00pm CST/CDT
Sunday 8:00am to 4:00pm CST/CDT

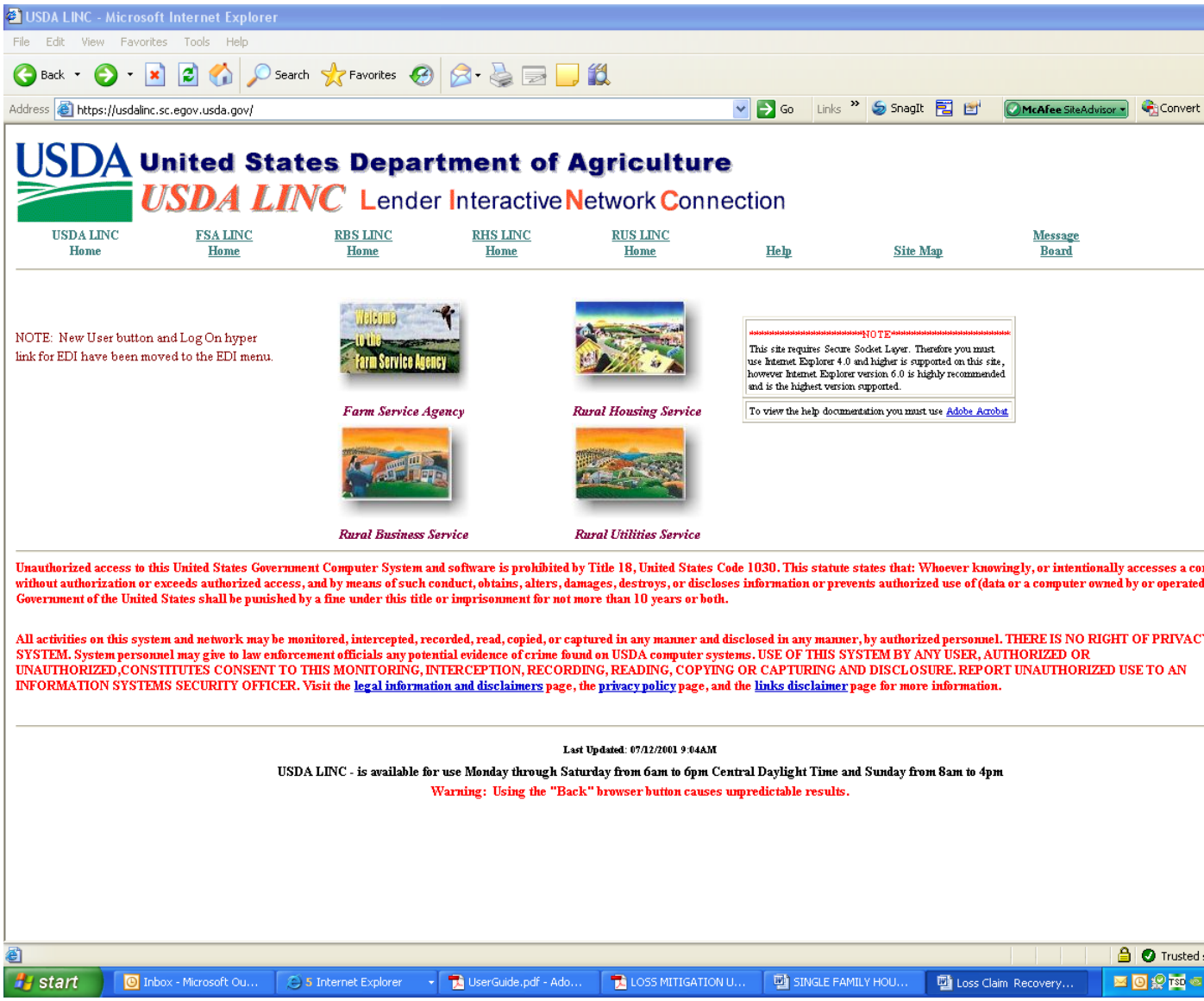
System messages can be found by using the **Message Board** hyperlink on the USDA LINC web page (see page 5 for navigation instructions to this page).

NAVIGATING TO THE GLS LENDER LOSS CLAIM ADMINISTRATION PAGE

Go to https://usdalinc.sc.egov.usda.gov/ website

The USDA LINC Lender Interactive Network Connection home page displays.

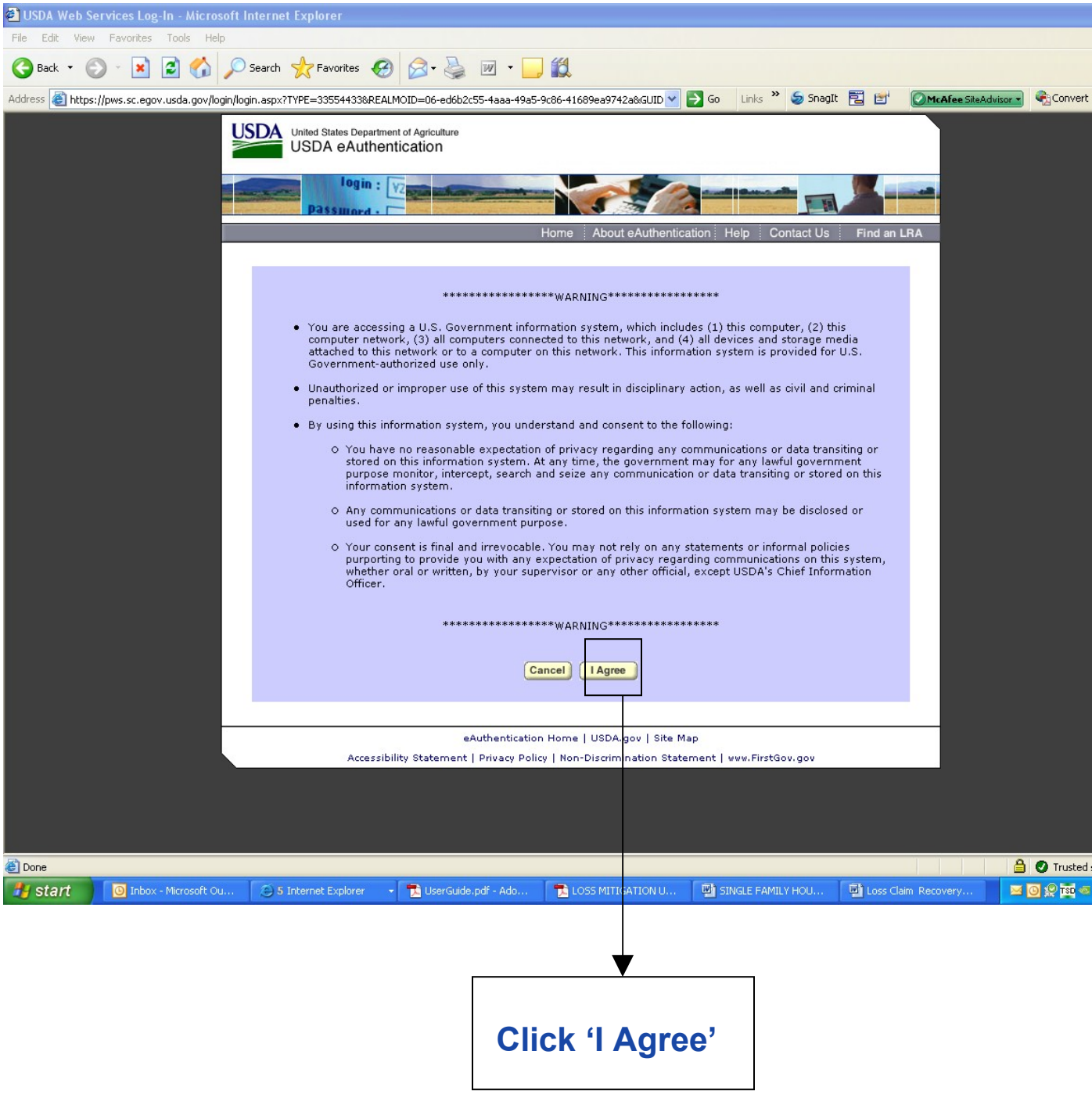
Click on the **RHS LINC Home** hyperlink at the top of the page. The RHS LINC home page displays (see page 6).


USDA LINC - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://usdalinc.sc.egov.usda.gov/
Go Links SnagIt McAfee SiteAdvisor Convert
USDA United States Department of Agriculture
USDA LINC Lender Interactive Network Connection
USDA LINC Home
FSA LINC Home
RBS LINC Home
RHS LINC Home
RUS LINC Home
Help
Site Map
Message Board
NOTE: New User button and Log On hyper link for EDI have been moved to the EDI menu.
Welcome to the Farm Service Agency
Farm Service Agency
Rural Housing Service
Rural Business Service
Rural Utilities Service
NOTE
This site requires Secure Socket Layer. Therefore you must use Internet Explorer 4.0 and higher is supported on this site, however Internet Explorer version 6.0 is highly recommended and is the highest version supported.
To view the help documentation you must use Adobe Acrobat
Unauthorized access to this United States Government Computer System and software is prohibited by Title 18, United States Code 1030. This statute states that: Whoever knowingly, or intentionally accesses a co without authorization or exceeds authorized access, and by means of such conduct, obtains, alters, damages, destroys, or discloses information or prevents authorized use of (data or a computer owned by or operated Government of the United States shall be punished by a fine under this title or imprisonment for not more than 10 years or both.
All activities on this system and network may be monitored, intercepted, recorded, read, copied, or captured in any manner and disclosed in any manner, by authorized personnel. THERE IS NO RIGHT OF PRIVAC SYSTEM. System personnel may give to law enforcement officials any potential evidence of crime found on USDA computer systems. USE OF THIS SYSTEM BY ANY USER, AUTHORIZED OR UNAUTHORIZED,CONSTITUTES CONSENT TO THIS MONITORING, INTERCEPTION, RECORDING, READING, COPYING OR CAPTURING AND DISCLOSURE. REPORT UNAUTHORIZED USE TO AN INFORMATION SYSTEMS SECURITY OFFICER. Visit the legal information and disclaimers page, the privacy policy page, and the links disclaimer page for more information.
Last Updated: 07/12/2001 9:04AM
USDA LINC - is available for use Monday through Saturday from 6am to 6pm Central Daylight Time and Sunday from 8am to 4pm
Warning: Using the "Back" browser button causes unpredictable results.
start
Inbox - Microsoft Ou...
5 Internet Explorer
UserGuide.pdf - Ado...
LOSS MITIGATION U...
SINGLE FAMILY HOU...
Loss Claim Recovery...
Trusted

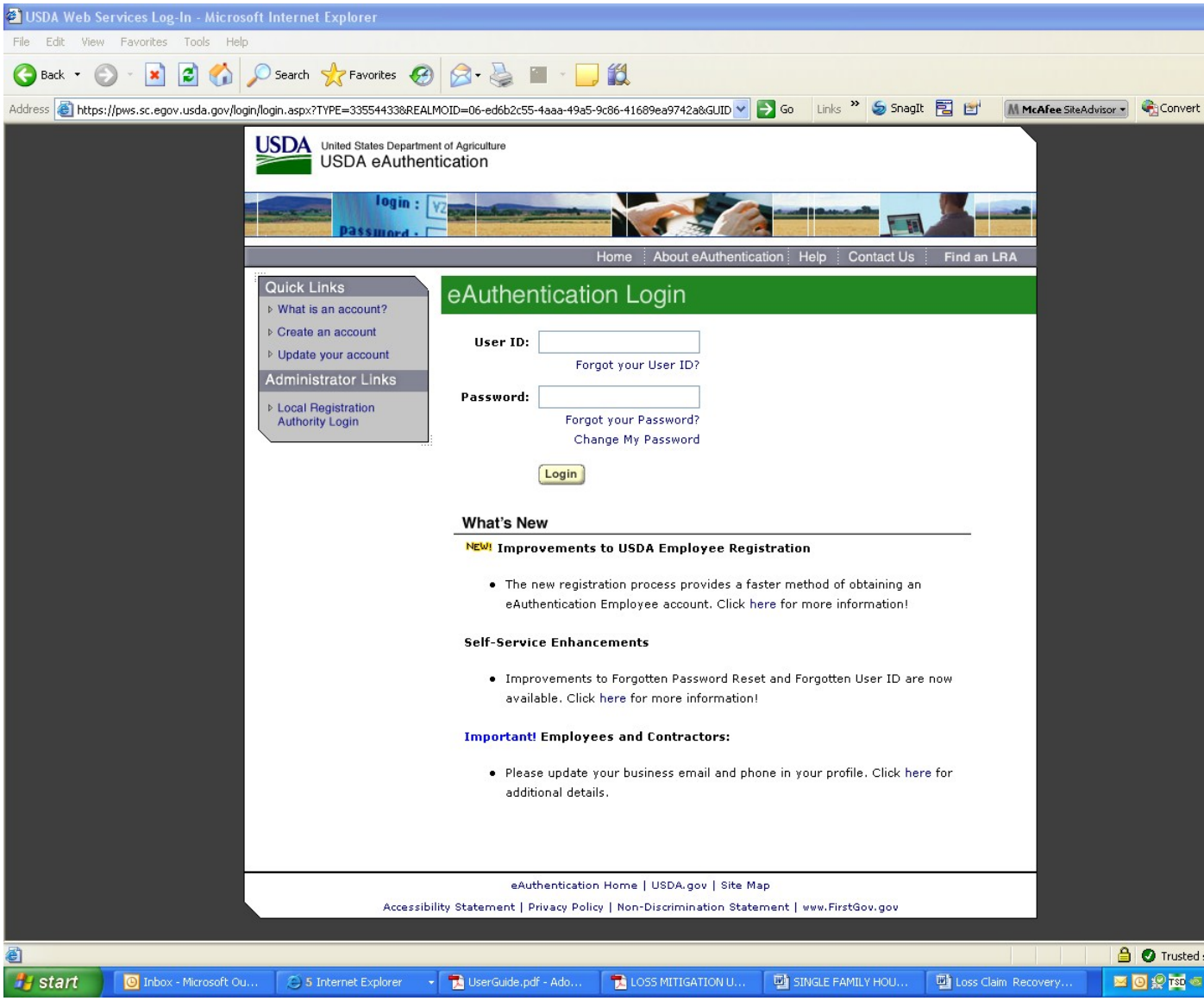
Click on the **Loss Claim Administration** hyperlink shown on the left side of the page.

Loss Claim Hyperlink

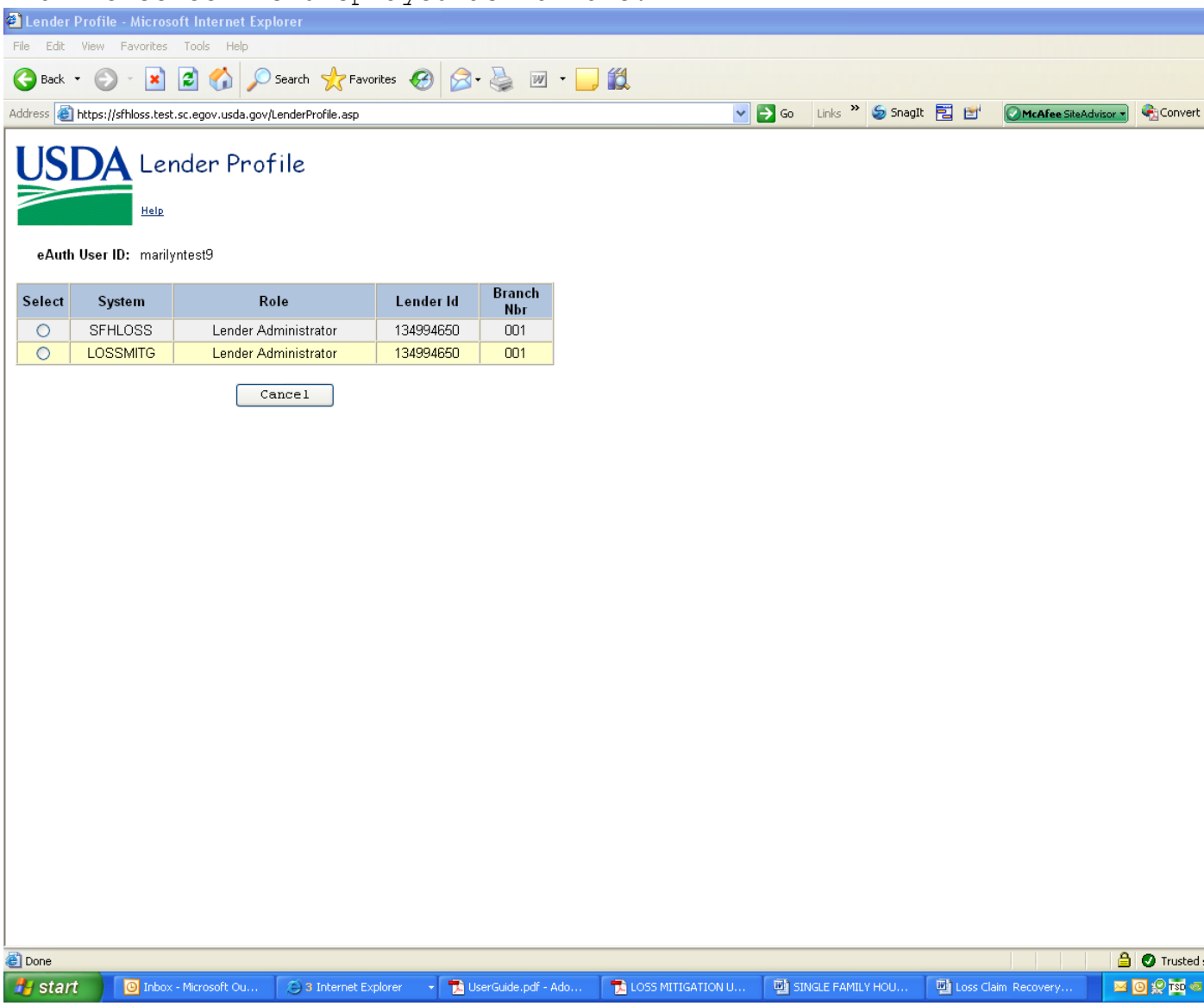
Click 'I Agree' on the WARNING page below.
The E-Authentication Login page displays. (See Page 9)



Enter your E-Authentication User ID and Password (password is case sensitive) and click the "Login" button.



E-Authentication will validate your user ID and password information. If the information is correct, the Lender Profile screen is displayed as follows:



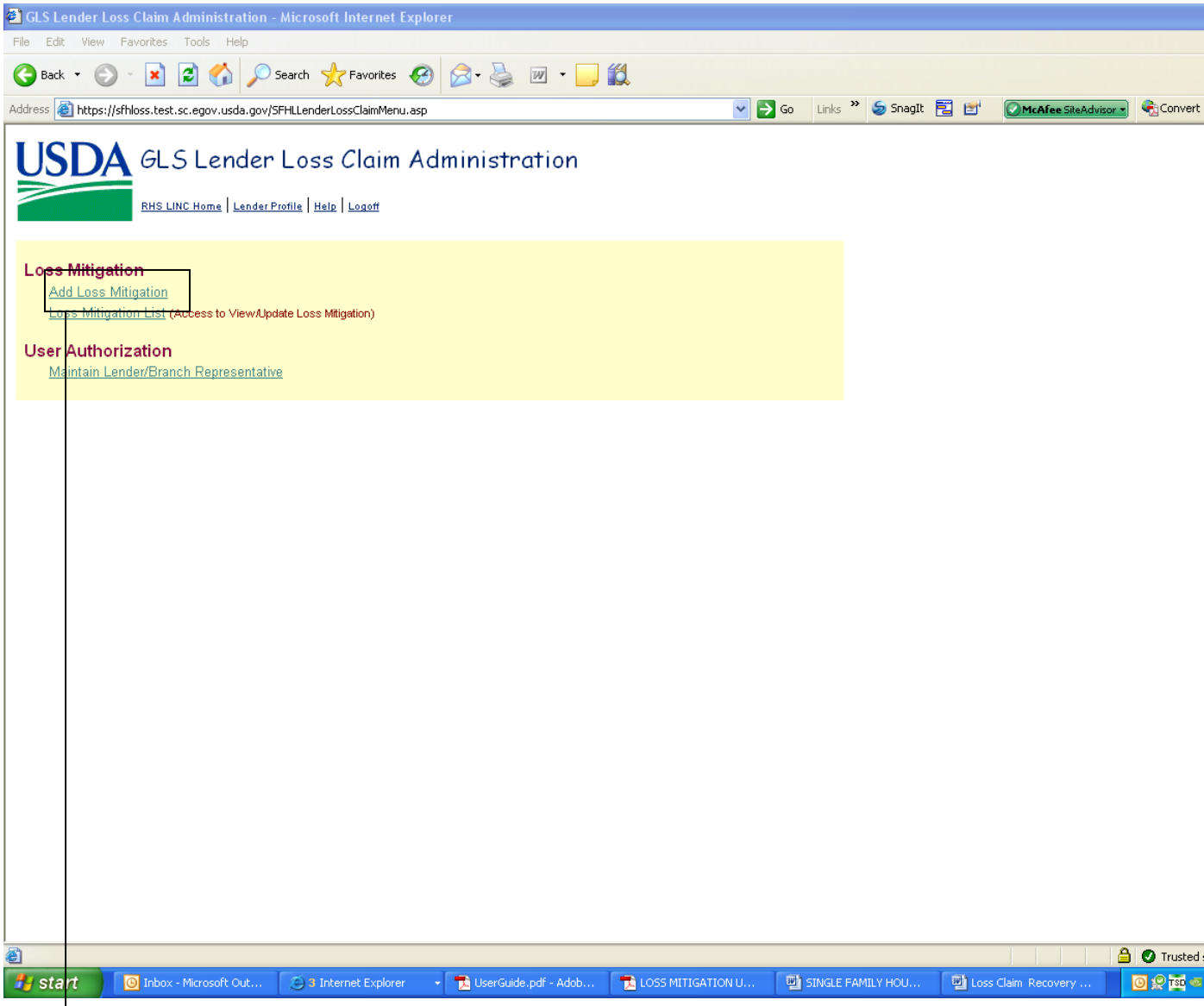
- Users who are E-Authenticated to process Loss Claims and Loss Mitigation will select the radio button next to LOSSMTG.
- Users only E-Authenticated to process Loss Mitigation will not see the Lender Profile screen.

The GLS Lender Loss Claim Administration page appears.(See Page 11)

**If the entered E-Authentication information is not correct, enter your user ID and password again. If your password suspends, screen instructions for having it reactivated will display.

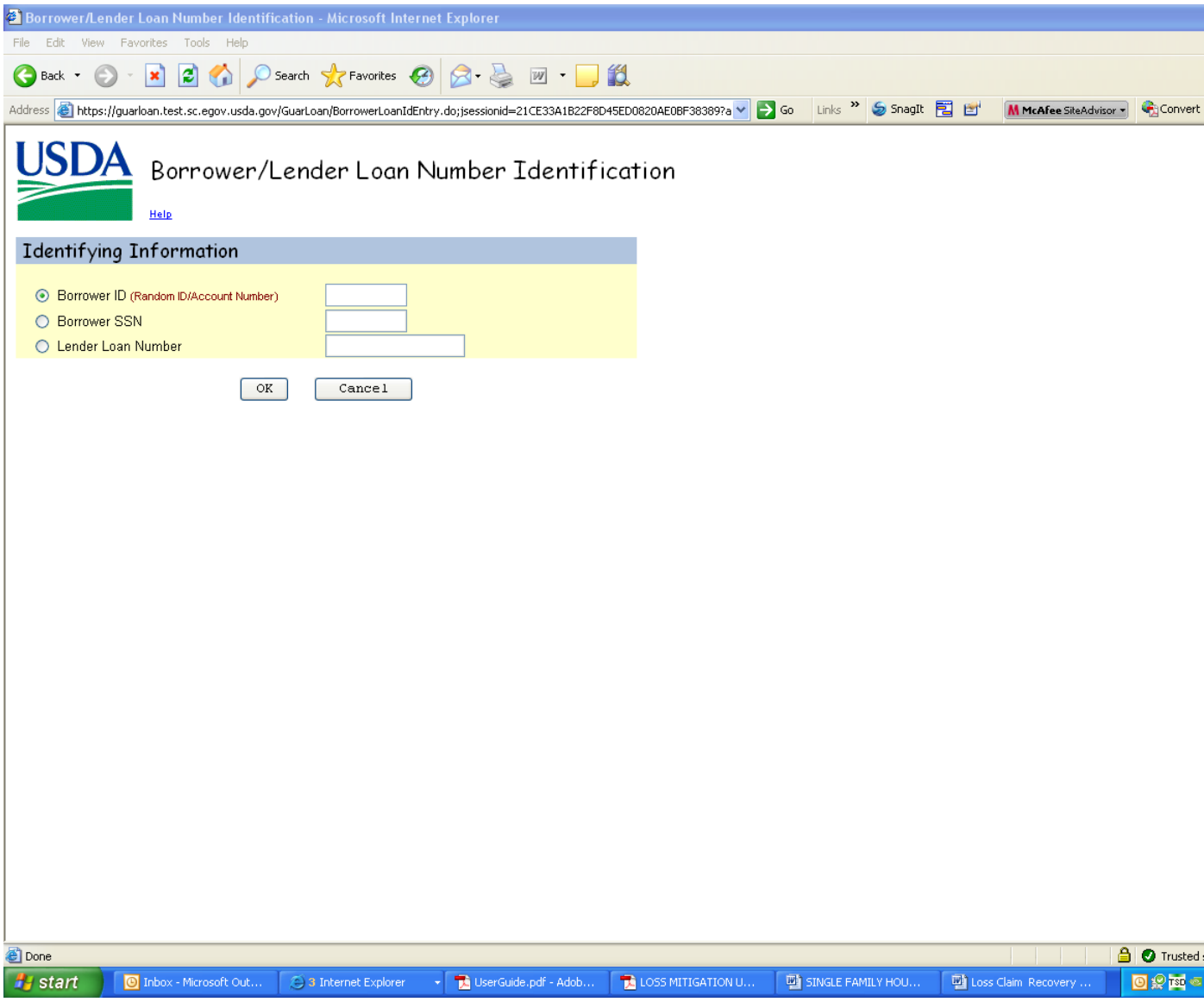
ADD LOSS Mitigation

From the **GLS Lender Loss Claim Administration** menu, click on **Add Loss Mitigation**. The Borrower/Lender Loan Number Identification page is displayed. (See page 12)



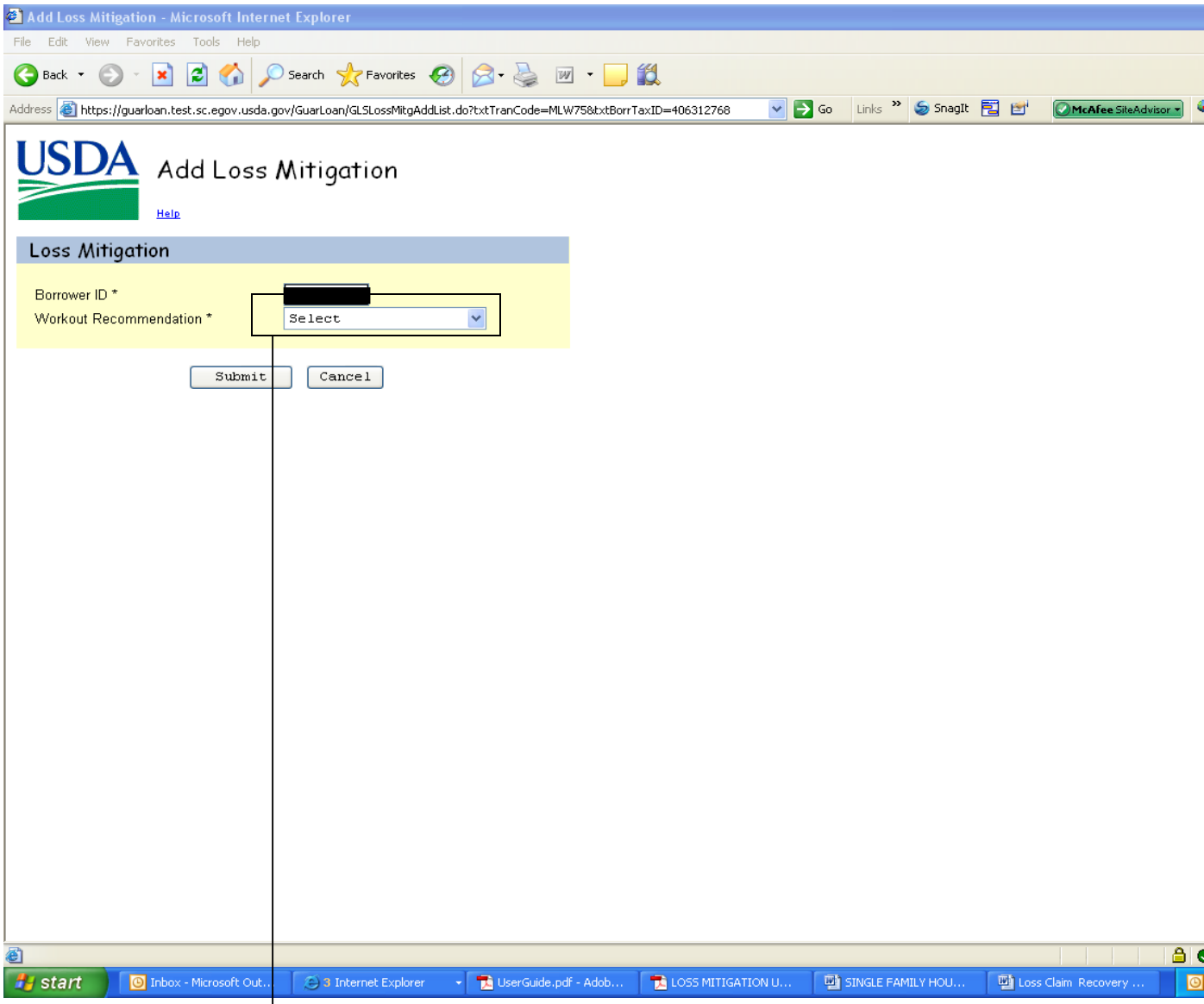
Click on 'Add Loss Mitigation

Enter the borrower's ID (9 digits only), borrower's SSN or Lender Loan Number and click the "OK" button.
If the entered ID matches an active Rural Development Guaranteed loan the **Add Loss Mitigation** page is displayed (see page 13).



If not authorized user will get the following error:
ML01066E: Lender not authorized to service loan

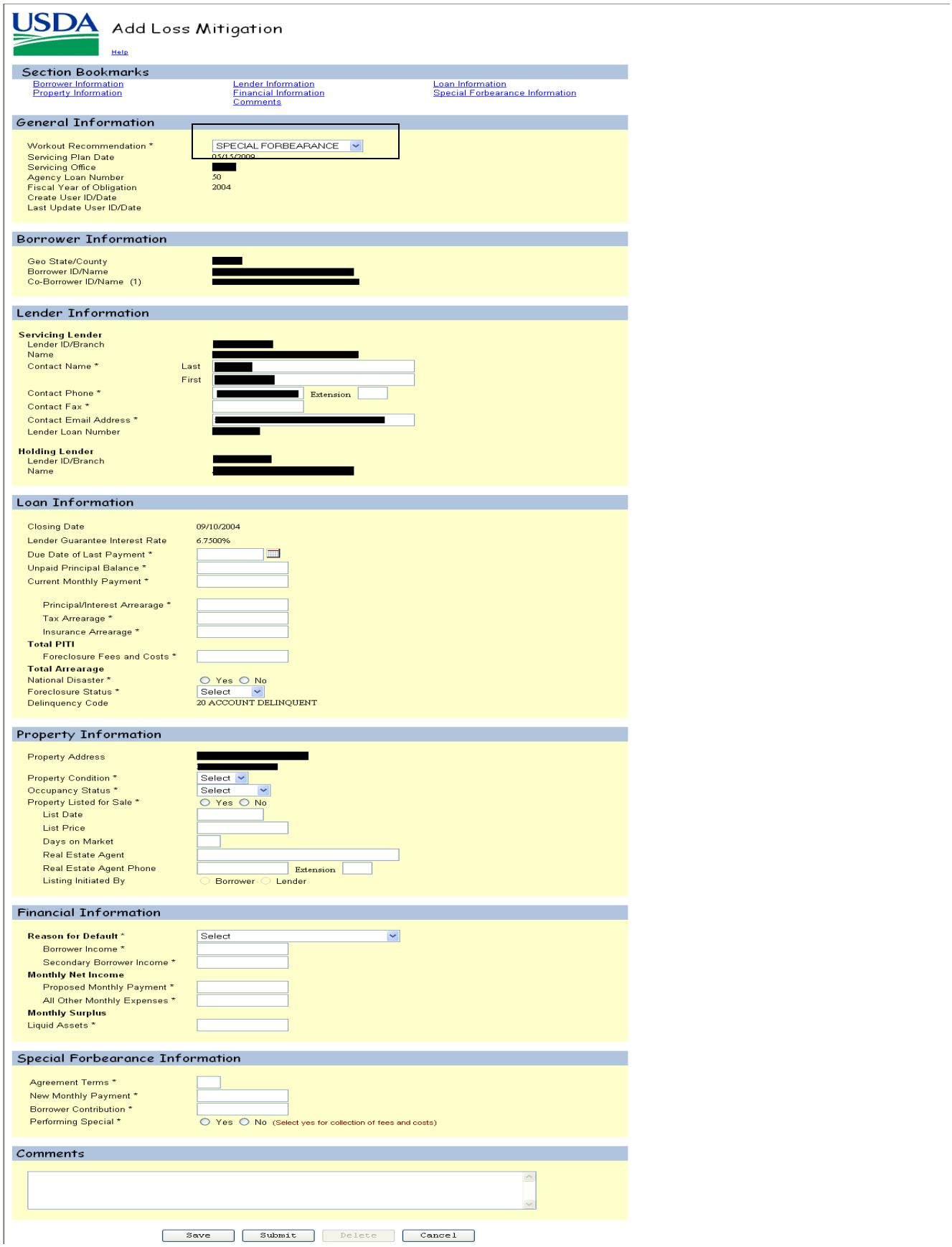
Contact Deputy Chief Financial Officer (DCFO) at:
Toll Free - 877-636-3789
Email - RD.DCFO.GLB@stl.usda.gov

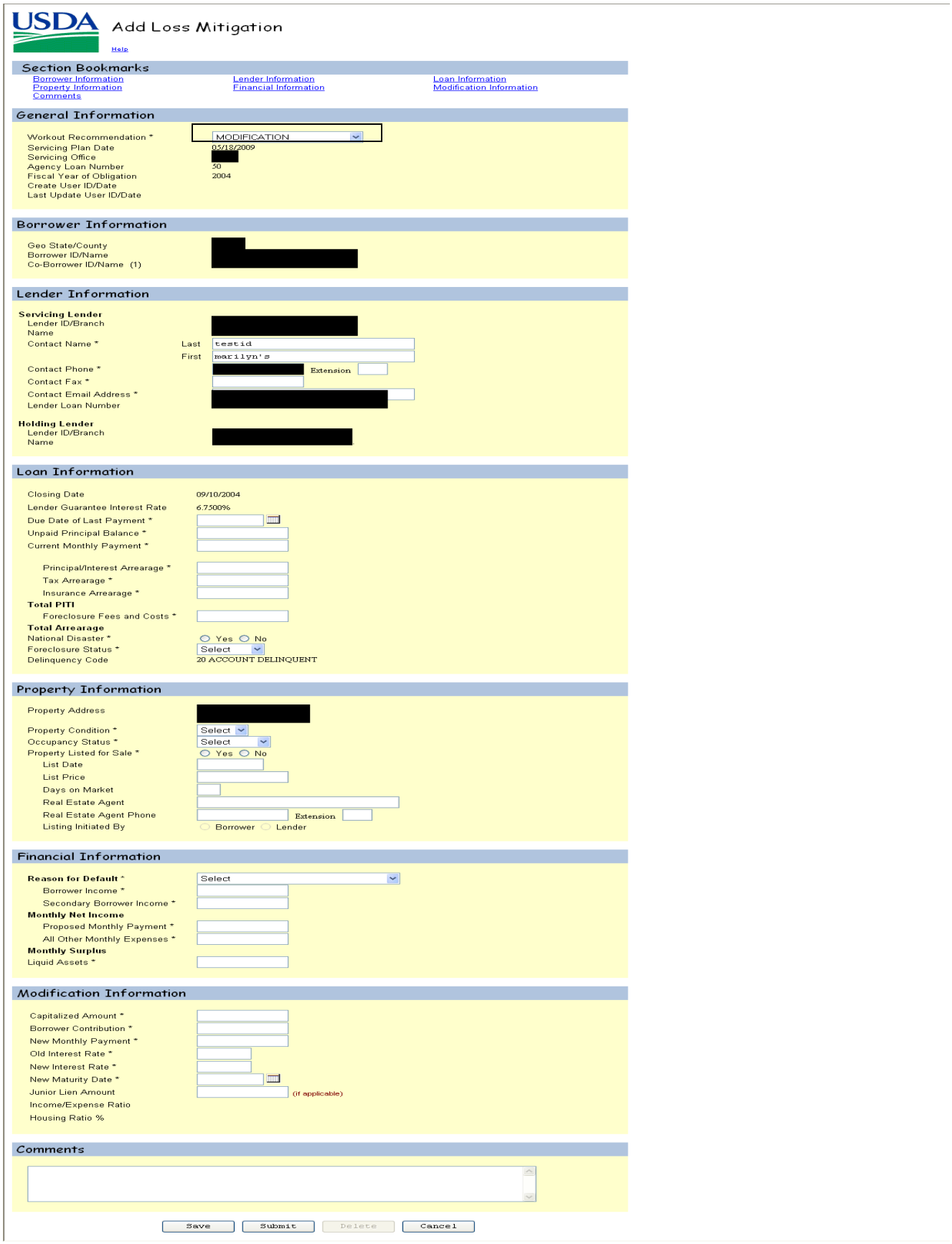


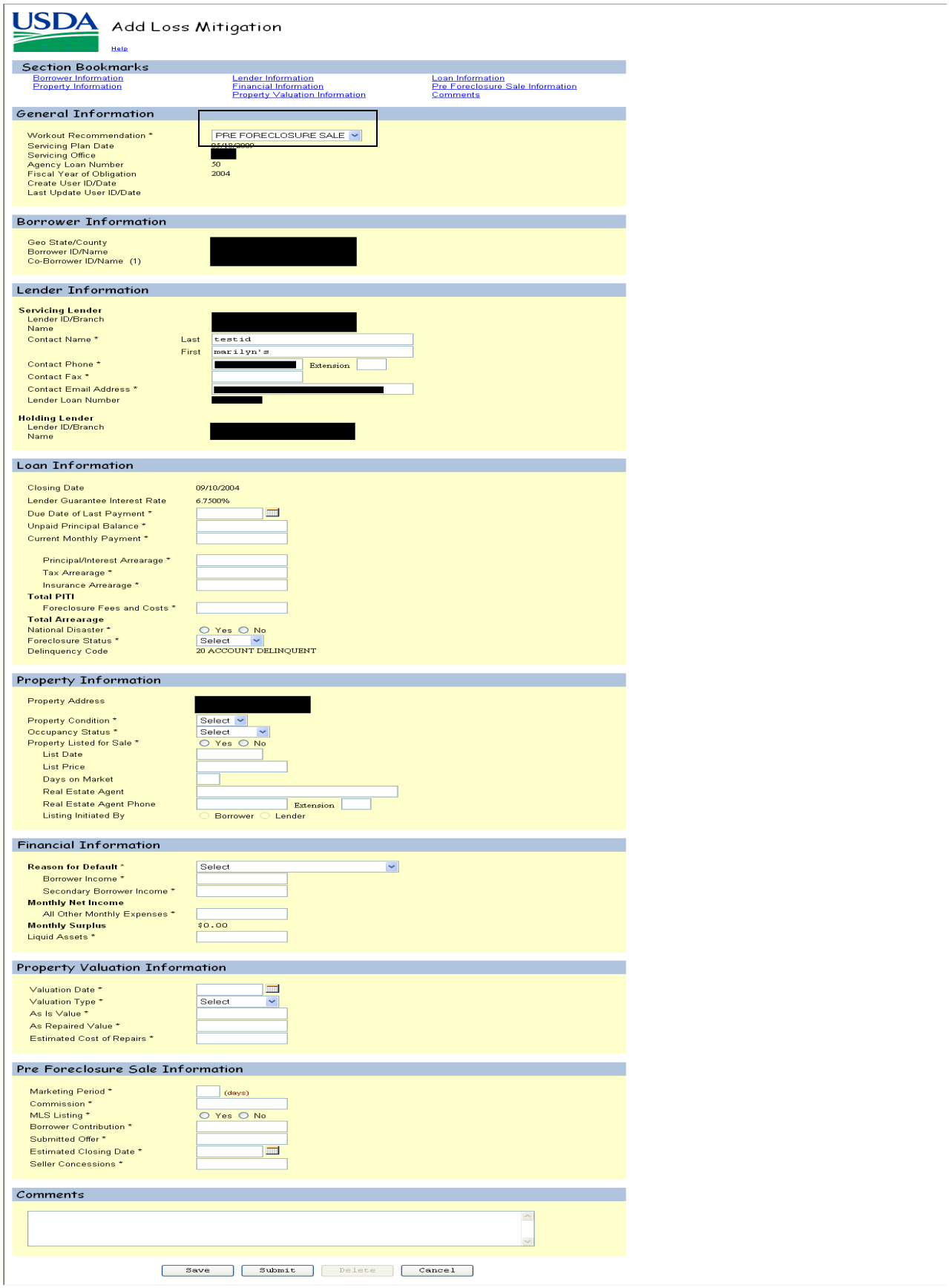
Click on the drop down box and select the Workout Recommendation Type:

- **Pre Foreclosure Sale**
- **PFS Plan**
- **Deed-In-Lieu**
- **Modification**
- **Special Servicing Modification**
- **Special Forbearance**

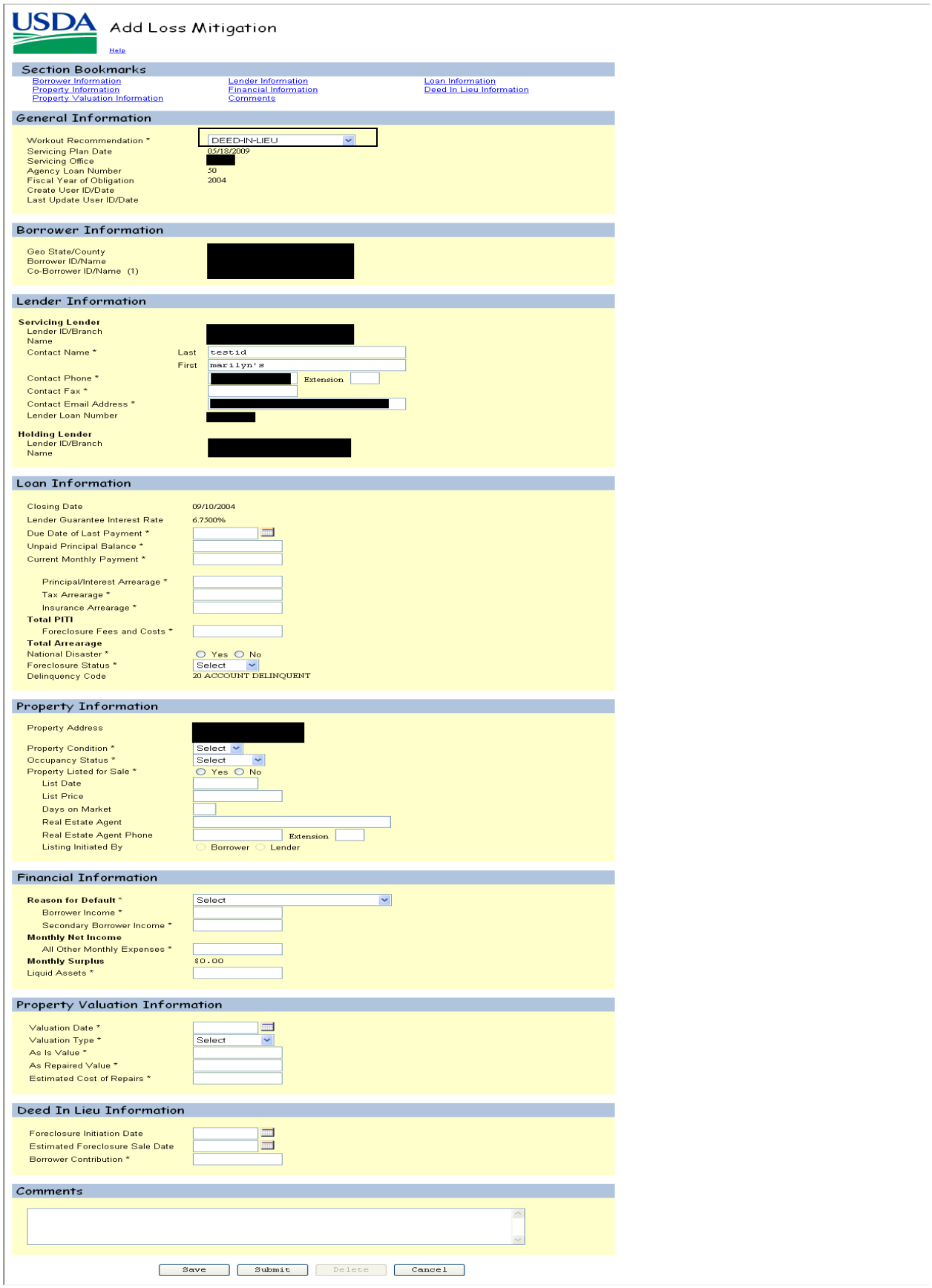
Click the Submit button. The Add Loss Mitigation screen for the specific Workout Recommendation Type is displayed as follows: (See page 14)


USDA
Add Loss Mitigation
Help
Section Bookmarks
Borrower Information
Property Information
Lender Information
Financial Information
Comments
Loan Information
Special Forbearance Information
General Information
Workout Recommendation *
SPECIAL FORBEARANCE
Servicing Plan Date
05/15/2009
Servicing Office
Agency Loan Number
50
Fiscal Year of Obligation
2004
Create User ID/Date
Last Update User ID/Date
Borrower Information
Geo State/County
Borrower ID/Name
Co-Borrower ID/Name (1)
Lender Information
Servicing Lender
Lender ID/Branch
Name
Contact Name *
Last
First
Contact Phone *
Extension
Contact Fax *
Contact Email Address *
Lender Loan Number
Holding Lender
Lender ID/Branch
Name
Loan Information
Closing Date
09/10/2004
Lender Guarantee Interest Rate
6.7500%
Due Date of Last Payment *
Unpaid Principal Balance *
Current Monthly Payment *
Principal/Interest Arrearage *
Tax Arrearage *
Insurance Arrearage *
Total PITI
Foreclosure Fees and Costs *
Total Arrearage
National Disaster *
Yes
No
Foreclosure Status *
Select
Delinquency Code
20 ACCOUNT DELINQUENT
Property Information
Property Address
Property Condition *
Select
Occupancy Status *
Select
Property Listed for Sale *
Yes
No
List Date
List Price
Days on Market
Real Estate Agent
Real Estate Agent Phone
Extension
Listing Initiated By
Borrower
Lender
Financial Information
Reason for Default *
Select
Borrower Income *
Secondary Borrower Income *
Monthly Net Income
Proposed Monthly Payment *
All Other Monthly Expenses *
Monthly Surplus
Liquid Assets *
Special Forbearance Information
Agreement Terms *
New Monthly Payment *
Borrower Contribution *
Performing Special *
Yes
No
(Select yes for collection of fees and costs)
Comments
Save
Submit
Delete
Cancel

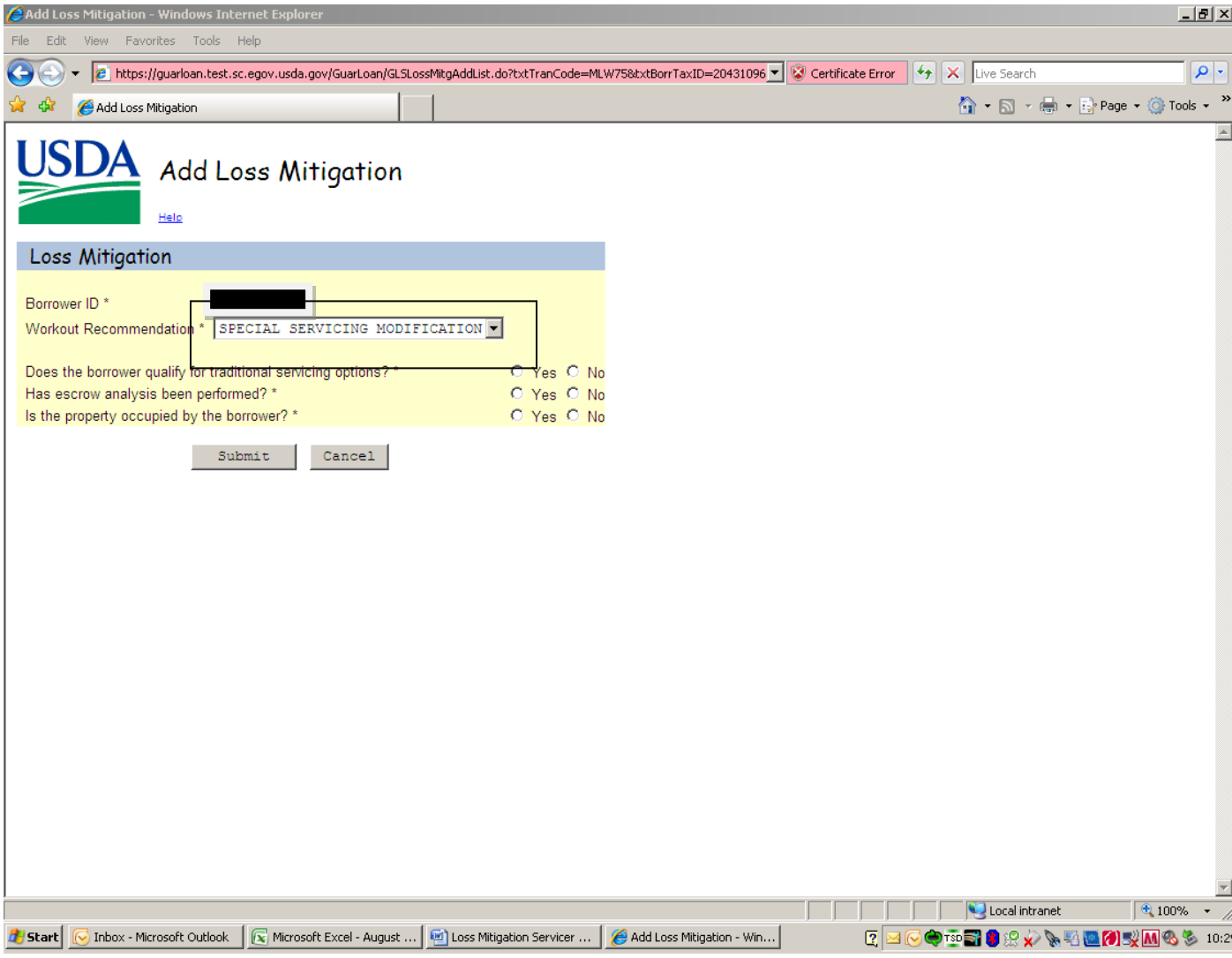

USDA
Add Loss Mitigation
Help
Section Bookmarks
Borrower Information
Property Information
Comments
Lender Information
Financial Information
Loan Information
Modification Information
General Information
Workout Recommendation *
MODIFICATION
Servicing Plan Date
05/13/2009
Servicing Office
Agency Loan Number
50
Fiscal Year of Obligation
2004
Create User ID/Date
Last Update User ID/Date
Borrower Information
Geo State/County
Borrower ID/Name
Co-Borrower ID/Name (1)
Lender Information
Servicing Lender
Lender ID/Branch
Name
Contact Name *
Last
testid
First
marilyn's
Contact Phone *
Extension
Contact Fax *
Contact Email Address *
Lender Loan Number
Holding Lender
Lender ID/Branch
Name
Loan Information
Closing Date
09/10/2004
Lender Guarantee Interest Rate
6.7500%
Due Date of Last Payment *
Unpaid Principal Balance *
Current Monthly Payment *
Principal/Interest Arrearage *
Tax Arrearage *
Insurance Arrearage *
Total PITI
Foreclosure Fees and Costs *
Total Arrearage
National Disaster *
Yes
No
Foreclosure Status *
Select
Delinquency Code
20 ACCOUNT DELINQUENT
Property Information
Property Address
Property Condition *
Select
Occupancy Status *
Select
Property Listed for Sale *
Yes
No
List Date
List Price
Days on Market
Real Estate Agent
Real Estate Agent Phone
Extension
Listing Initiated By
Borrower
Lender
Financial Information
Reason for Default *
Select
Borrower Income *
Secondary Borrower Income *
Monthly Net Income
Proposed Monthly Payment *
All Other Monthly Expenses *
Monthly Surplus
Liquid Assets *
Modification Information
Capitalized Amount *
Borrower Contribution *
New Monthly Payment *
Old Interest Rate *
New Interest Rate *
New Maturity Date *
Junior Lien Amount
(if applicable)
Income/Expense Ratio
Housing Ratio %
Comments
Save
Submit
Delete
Cancel

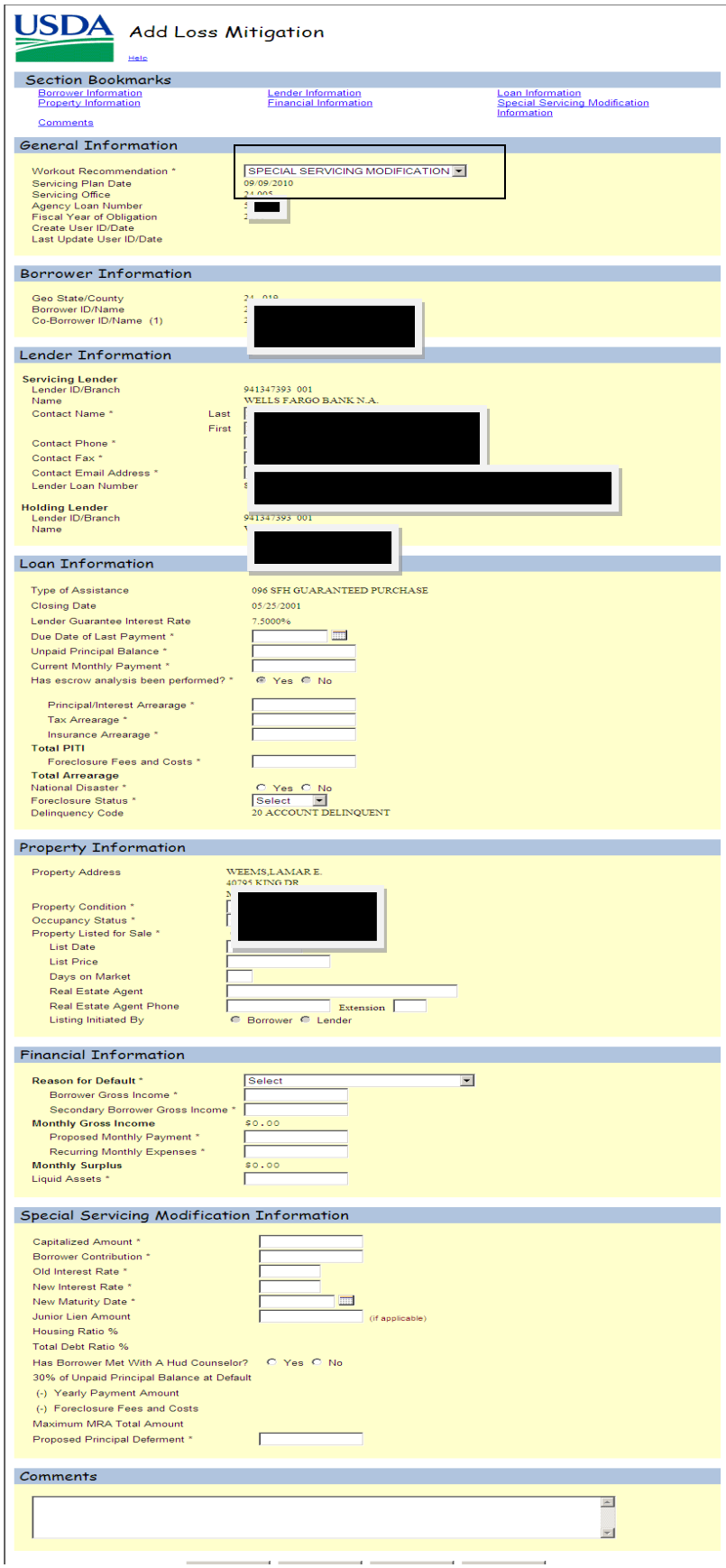

USDA
Add Loss Mitigation
Help
Section Bookmarks
Borrower Information
Property Information
Lender Information
Financial Information
Property Valuation Information
Loan Information
Pre Foreclosure Sale Information
Comments
General Information
Workout Recommendation *
PRE FORECLOSURE SALE
Servicing Plan Date
Servicing Office
Agency Loan Number
50
Fiscal Year of Obligation
2004
Create User ID/Date
Last Update User ID/Date
Borrower Information
Geo State/County
Borrower ID/Name
Co-Borrower ID/Name (1)
Lender Information
Servicing Lender
Lender ID/Branch
Name
Contact Name *
Last
testid
First
marilyn's
Contact Phone *
Extension
Contact Fax *
Contact Email Address *
Lender Loan Number
Holding Lender
Lender ID/Branch
Name
Loan Information
Closing Date
09/10/2004
Lender Guarantee Interest Rate
6.7500%
Due Date of Last Payment *
Unpaid Principal Balance *
Current Monthly Payment *
Principal/Interest Arrearage *
Tax Arrearage *
Insurance Arrearage *
Total PITI
Foreclosure Fees and Costs *
Total Arrearage
National Disaster *
Yes
No
Foreclosure Status *
Select
Delinquency Code
20 ACCOUNT DELINQUENT
Property Information
Property Address
Property Condition *
Select
Occupancy Status *
Select
Property Listed for Sale *
Yes
No
List Date
List Price
Days on Market
Real Estate Agent
Real Estate Agent Phone
Extension
Listing Initiated By
Borrower
Lender
Financial Information
Reason for Default *
Select
Borrower Income *
Secondary Borrower Income *
Monthly Net Income
All Other Monthly Expenses *
Monthly Surplus
$0.00
Liquid Assets *
Property Valuation Information
Valuation Date *
Valuation Type *
Select
As Is Value *
As Repaired Value *
Estimated Cost of Repairs *
Pre Foreclosure Sale Information
Marketing Period *
(days)
Commission *
MLS Listing *
Yes
No
Borrower Contribution *
Submitted Offer *
Estimated Closing Date *
Seller Concessions *
Comments
Save
Submit
Delete
Cancel

USDA
Add Loss Mitigation
Help
Section Bookmarks
Borrower Information
Property Information
Comments
Lender Information
Financial Information
Loan Information
Property Valuation Information
General Information
Workout Recommendation *
PFS PLAN
Servicing Plan Date
05/18/2009
Servicing Office
Agency Loan Number
50
Fiscal Year of Obligation
2004
Create User ID/Date
Last Update User ID/Date
Borrower Information
Geo State/County
Borrower ID/Name
Co-Borrower ID/Name (1)
Lender Information
Servicing Lender
Lender ID/Branch
Name
Contact Name *
Last
testid
First
marilyn's
Contact Phone *
Extension
Contact Fax *
Contact Email Address *
Lender Loan Number
Holding Lender
Lender ID/Branch
Name
Loan Information
Closing Date
09/10/2004
Lender Guarantee Interest Rate
6.7500%
Due Date of Last Payment *
Unpaid Principal Balance *
Current Monthly Payment *
Principal/Interest Arrearage *
Tax Arrearage *
Insurance Arrearage *
Total PITI
Foreclosure Fees and Costs *
Total Arrearage
National Disaster *
Yes
No
Foreclosure Status *
Select
Delinquency Code
20 ACCOUNT DELINQUENT
Property Information
Property Address
Property Condition *
Select
Occupancy Status *
Select
Property Listed for Sale *
Yes
No
List Date
List Price
Days on Market
Real Estate Agent
Real Estate Agent Phone
Extension
Listing Initiated By
Borrower
Lender
Financial Information
Reason for Default *
Select
Borrower Income *
Secondary Borrower Income *
Monthly Net Income
All Other Monthly Expenses *
Monthly Surplus
$0.00
Liquid Assets *
Property Valuation Information
Valuation Date *
Valuation Type *
Select
As Is Value *
As Repaired Value *
Estimated Cost of Repairs *
Comments
Save
Submit
Delete
Cancel


USDA
Add Loss Mitigation
Help
Section Bookmarks
Borrower Information
Property Information
Property Valuation Information
Lender Information
Financial Information
Comments
Loan Information
Deed In Lieu Information
General Information
Workout Recommendation *
DEED-IN-LIEU
Servicing Plan Date
05/18/2009
Servicing Office
Agency Loan Number
50
Fiscal Year of Obligation
2004
Create User ID/Date
Last Update User ID/Date
Borrower Information
Geo State/County
Borrower ID/Name
Co-Borrower ID/Name (1)
Lender Information
Servicing Lender
Lender ID/Branch
Name
Contact Name *
Last
testid
First
marilyn's
Contact Phone *
Extension
Contact Fax *
Contact Email Address *
Lender Loan Number
Holding Lender
Lender ID/Branch
Name
Loan Information
Closing Date
09/10/2004
Lender Guarantee Interest Rate
6.7500%
Due Date of Last Payment *
Unpaid Principal Balance *
Current Monthly Payment *
Principal/Interest Arrearage *
Tax Arrearage *
Insurance Arrearage *
Total PITI
Foreclosure Fees and Costs *
Total Arrearage
National Disaster *
Yes
No
Foreclosure Status *
Select
Delinquency Code
20 ACCOUNT DELINQUENT
Property Information
Property Address
Property Condition *
Select
Occupancy Status *
Select
Property Listed for Sale *
Yes
No
List Date
List Price
Days on Market
Real Estate Agent
Real Estate Agent Phone
Extension
Listing Initiated By
Borrower
Lender
Financial Information
Reason for Default *
Select
Borrower Income *
Secondary Borrower Income *
Monthly Net Income
All Other Monthly Expenses *
Monthly Surplus
$0.00
Liquid Assets *
Property Valuation Information
Valuation Date *
Valuation Type *
Select
As Is Value *
As Repaired Value *
Estimated Cost of Repairs *
Deed In Lieu Information
Foreclosure Initiation Date
Estimated Foreclosure Sale Date
Borrower Contribution *
Comments
Save
Submit
Delete
Cancel

Special Servicing Modification



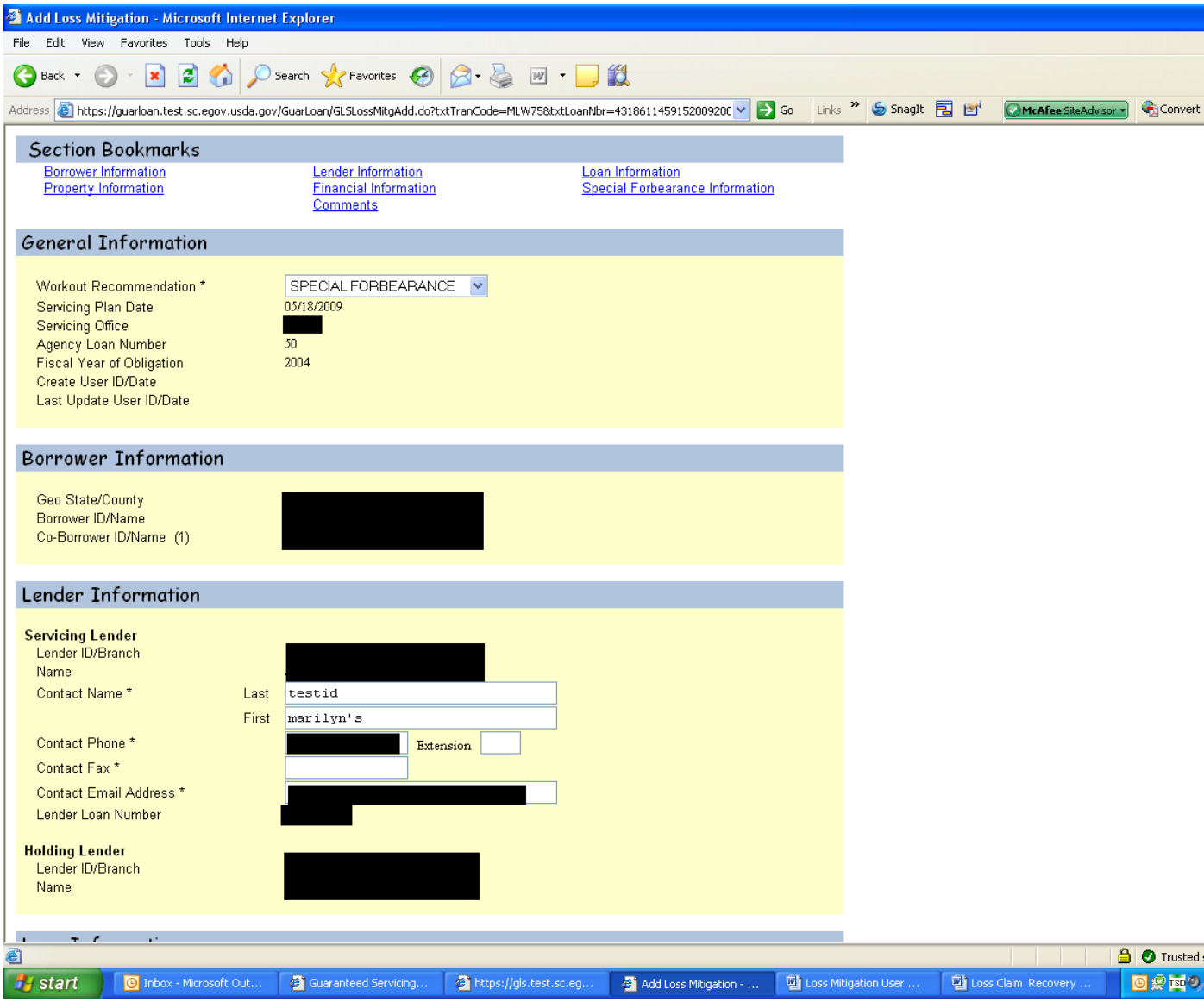

USDA
Add Loss Mitigation
Help
Section Bookmarks
Borrower Information
Property Information
Lender Information
Financial Information
Loan Information
Special Servicing Modification Information
Comments
General Information
Workout Recommendation *
SPECIAL SERVICING MODIFICATION
Servicing Plan Date
09/09/2010
Servicing Office
Agency Loan Number
Fiscal Year of Obligation
Create User ID/Date
Last Update User ID/Date
Borrower Information
Geo State/County
Borrower ID/Name
Co-Borrower ID/Name (1)
Lender Information
Servicing Lender
Lender ID/Branch
941347393 001
Name
WELLS FARGO BANK N.A.
Contact Name *
Last
First
Contact Phone *
Contact Fax *
Contact Email Address *
Lender Loan Number
Holding Lender
Lender ID/Branch
941347393 001
Name
Loan Information
Type of Assistance
096 SFH GUARANTEED PURCHASE
Closing Date
05/25/2001
Lender Guarantee Interest Rate
7.5000%
Due Date of Last Payment *
Unpaid Principal Balance *
Current Monthly Payment *
Has escrow analysis been performed? *
Yes
No
Principal/Interest Arrearage *
Tax Arrearage *
Insurance Arrearage *
Total PITI
Foreclosure Fees and Costs *
Total Arrearage
National Disaster *
Yes
No
Foreclosure Status *
Select
Delinquency Code
20 ACCOUNT DELINQUENT
Property Information
Property Address
WEEMS,LAMAR E.
40795 KING DR
Property Condition *
Occupancy Status *
Property Listed for Sale *
List Date
List Price
Days on Market
Real Estate Agent
Real Estate Agent Phone
Extension
Listing Initiated By
Borrower
Lender
Financial Information
Reason for Default *
Select
Borrower Gross Income *
Secondary Borrower Gross Income *
Monthly Gross Income
$0.00
Proposed Monthly Payment *
Recurring Monthly Expenses *
Monthly Surplus
$0.00
Liquid Assets *
Special Servicing Modification Information
Capitalized Amount *
Borrower Contribution *
Old Interest Rate *
New Interest Rate *
New Maturity Date *
Junior Lien Amount
(if applicable)
Housing Ratio %
Total Debt Ratio %
Has Borrower Met With A Hud Counselor?
Yes
No
30% of Unpaid Principal Balance at Default
(-) Yearly Payment Amount
(-) Foreclosure Fees and Costs
Maximum MRA Total Amount
Proposed Principal Deferment *
Comments

Some sections in the Add Loss Mitigation are designed to be specific to the workout type selected.

General Information Prefilled with Workout Recommendation selected. Servicing Plan Date is system generated and will change to the current date each day until the user submits the servicing plan.

Borrower Information Prefilled

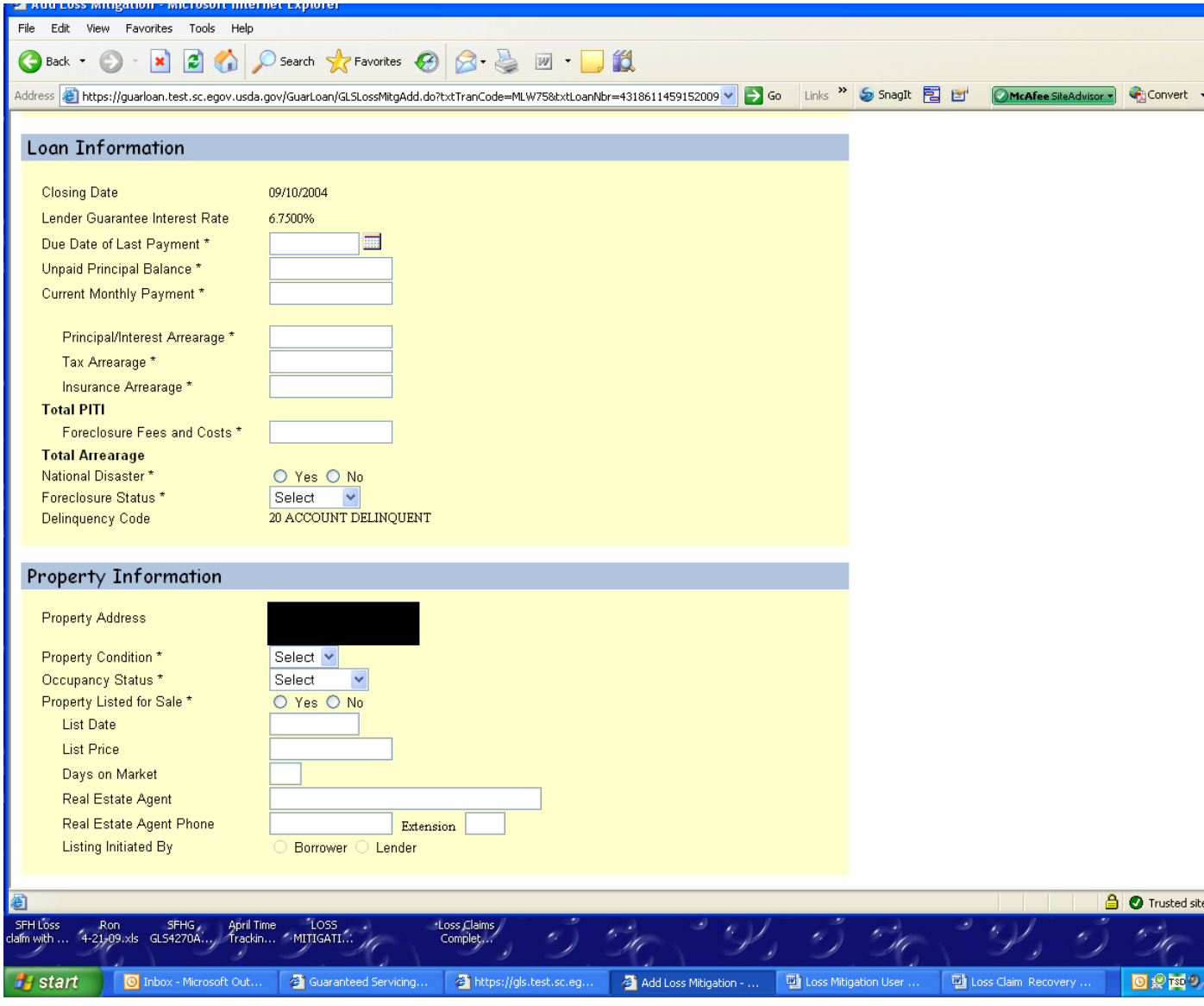
Lender Information Servicing Lender and Holding Lender Information is Prefilled. Contact information is pre-filled with E-auth user ID information.



Loan Information Closing Date and Lender Guarantee Interest Rate are prefilled. All fields with asterisk (*) are required fields. (Enter for all Workout Types)

Property Information Property Address is prefilled. Fields with asterisk (*) are required fields. (Enter for all Workout Types)

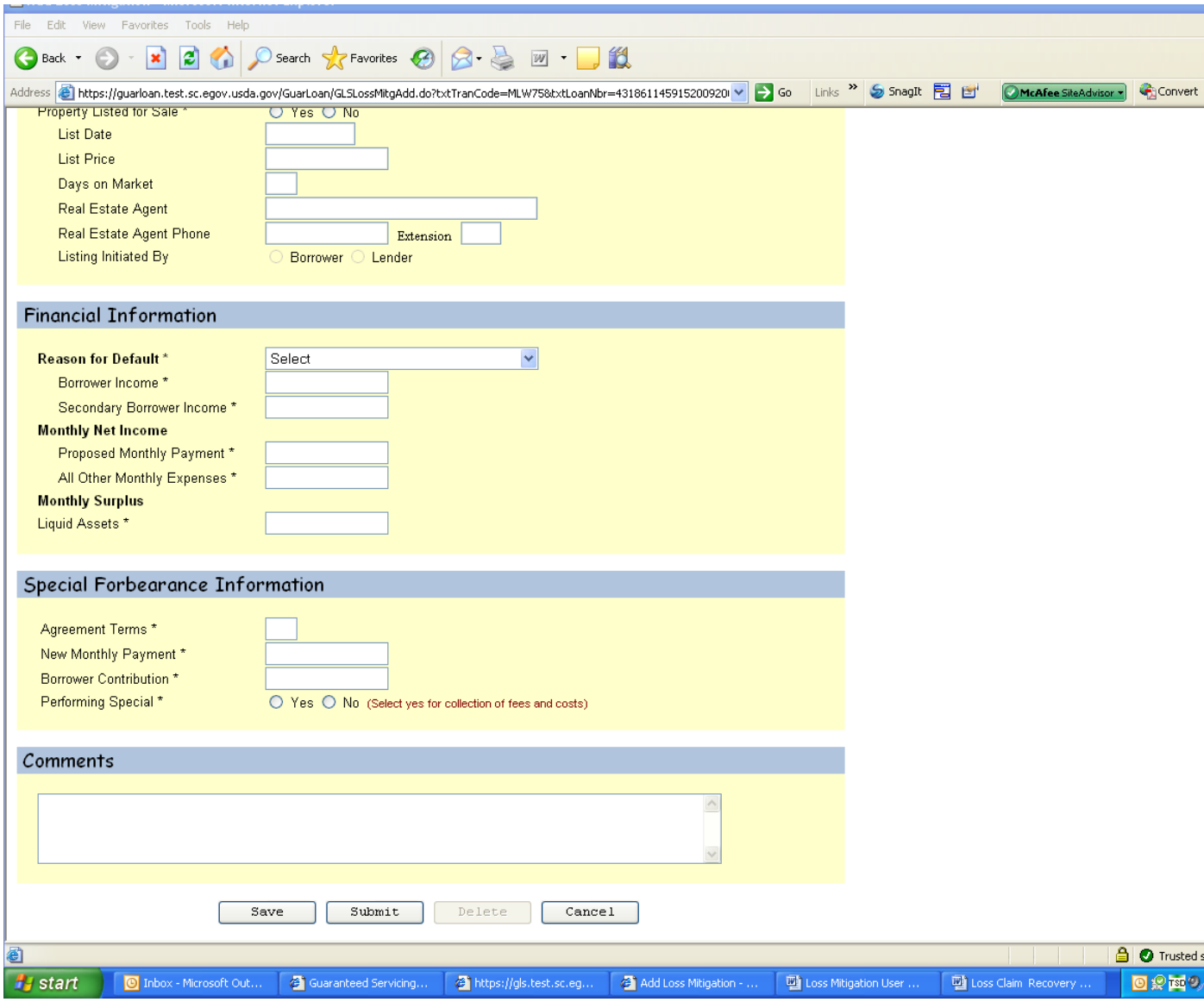
If Yes is selected for Property Listed for Sale* all of the following fields must be completed.



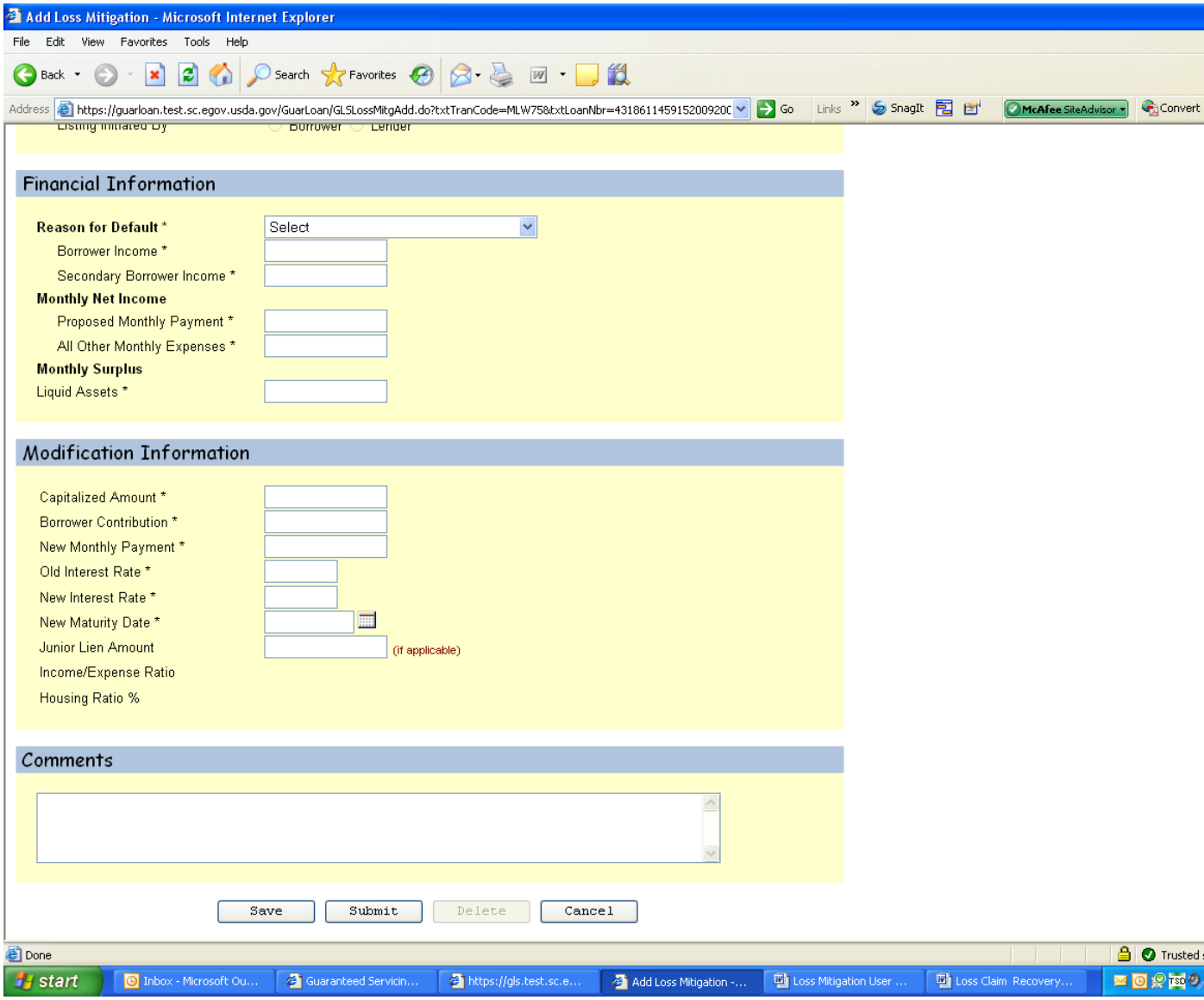
Financial Information All fields with asterisk (*) are required fields. (Enter for all Workout Types)

Special Forbearance Information This section is Specific to Special Forbearance. All fields with asterisk (*) are required.

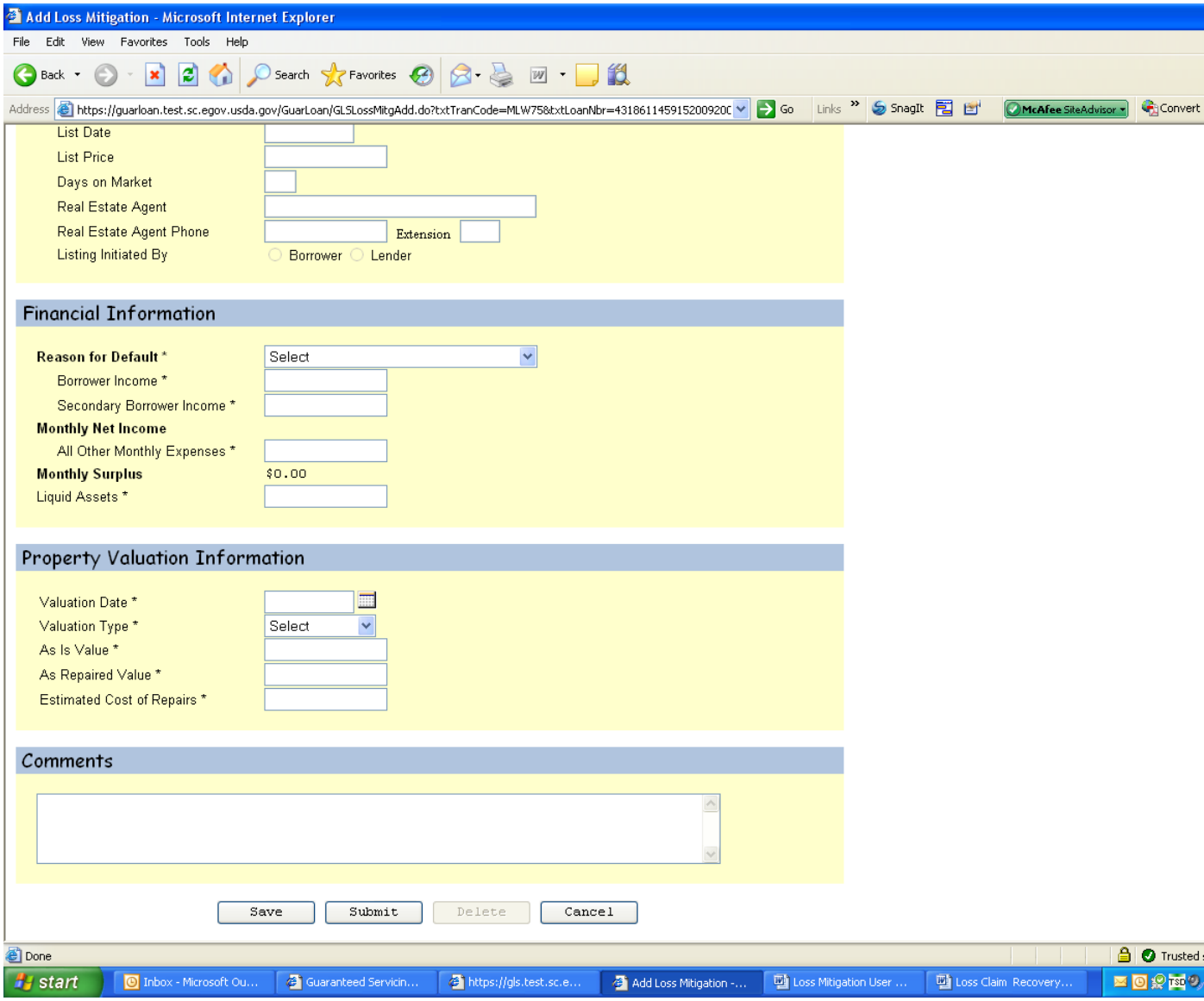
Comments Use this section to add any notes and comments regarding the loss mitigation.



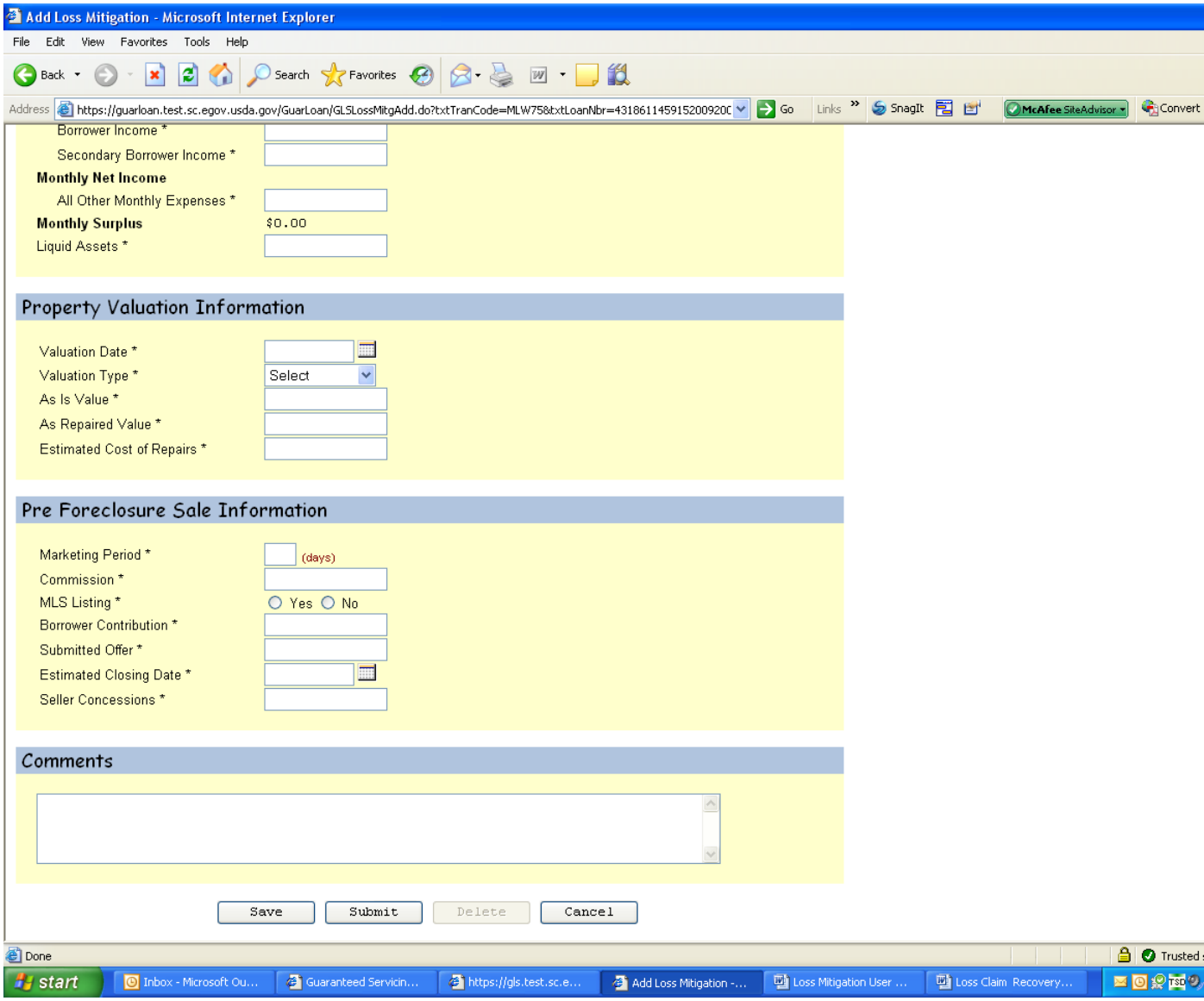
Modification Information This section is Specific to Modification. All fields with asterisk (*) are required.



PFS Plan – Property Valuation Information This section is specific to PFS (Pre Foreclosure Sale) Plan (Listing Property)
All fields with asterisk (*) are required.

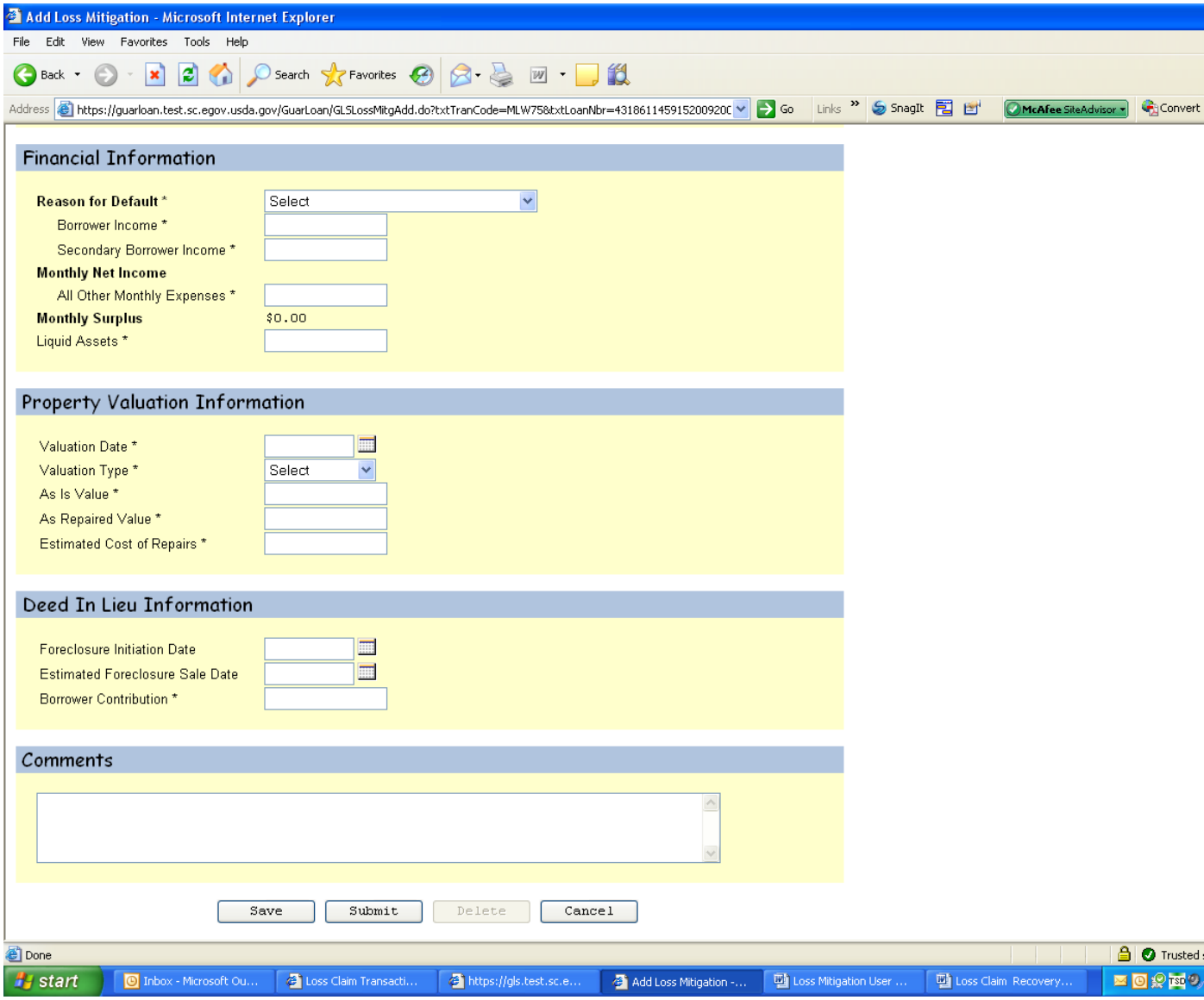


Pre Foreclosure Sale – Property Valuation Information – Pre Foreclosure Sale Information These sections are specific to Pre Foreclosure Sale
All fields with asterisk (*) are required.

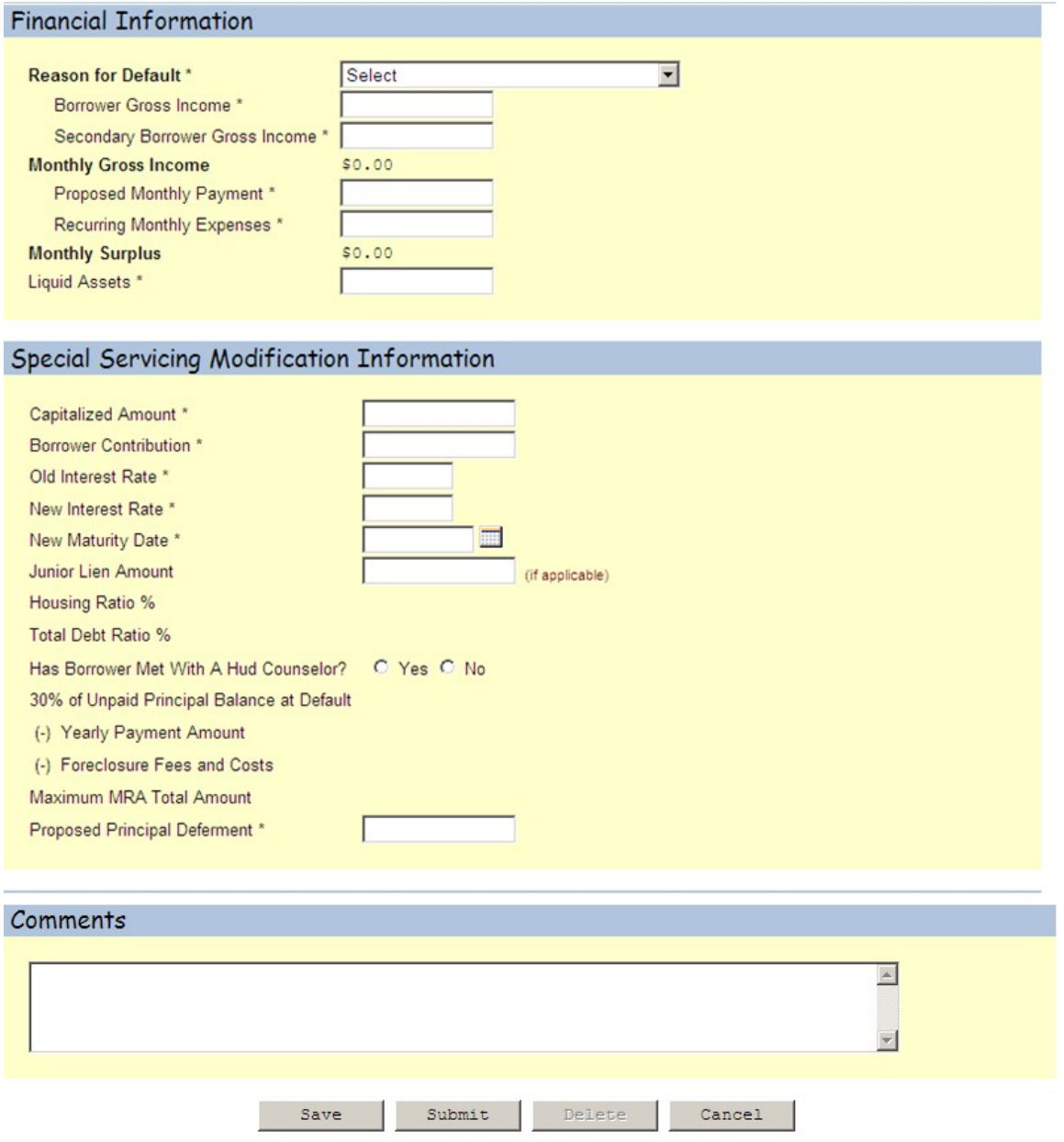


Deed-In-Lieu - Property Valuation Information – Deed In Lieu Information These sections are specific to Deed-In-Lieu

All fields with asterisk (*) are required.



Special Servicing Modification – Financial Information – Special Servicing Modification Information

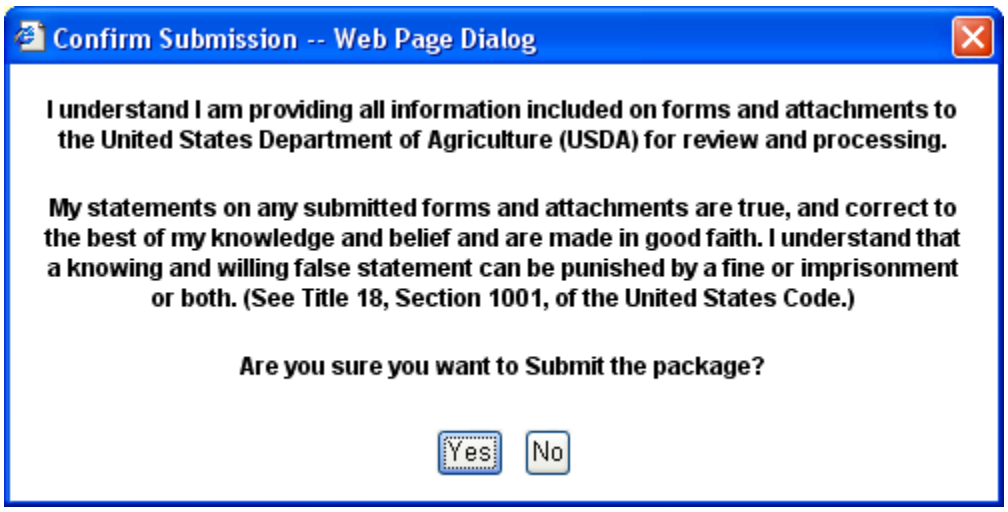


After entering the information corresponding to the specific workout type the user can:

- Click the SAVE button to save entered information. User will see the following pop up box.

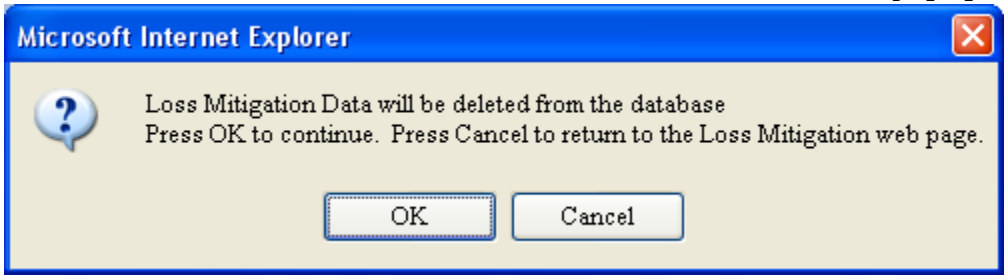
After saving, the user will remain on the Add Loss Mitigation page.

- Click the SUBMIT button when satisfied that all information entered is correct. User will see the following pop up box.



Clicking No the user will remain on the Loss Mitigation web page.
Clicking Yes the user will see the Loss Mitigation Suspension page (See page 28)

- Click the DELETE button to delete all information for this workout. User will see the following pop up box.



- Click the CANCEL button which returns user to the Loss Mitigation menu. Changes will not be saved.

LOSS MITIGATION SUSPENSION PAGE

User must print and fax or email the Loss Mitigation Suspension page (see page 28) and supporting documentation as proof of Submission.

Email the Loss Mitigation Suspension page from the USDALINC website as follows:

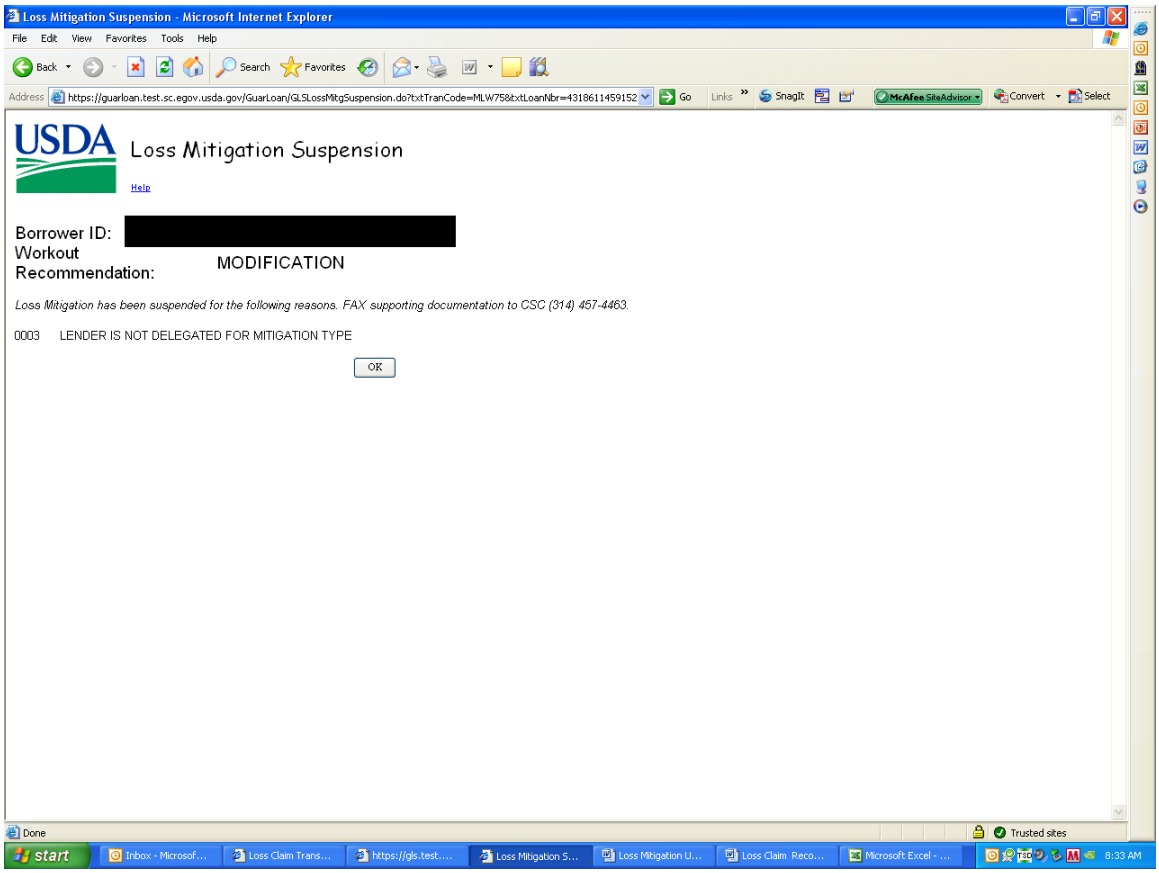
- Click FILE – Print – Adobe PDF – Click PRINT button
- Save to DESKTOP – Name file ex. Morgan
- Email the PDF to guarantee.svc@stl.usda.gov
- Supporting documentation can also be attached to this email (Password protect supporting documentation attachment. Contact CSC for password.)
- If user cannot email supporting documentation then fax to 314-457-4463.

Print and Fax the Loss Mitigation Suspension page as follows:

- Print the Loss Mitigation Suspension Page
- Fax the Loss Mitigation Suspension page and supporting documentation to 314-457-4463

The Loss Mitigation Suspension page replaces the Loan Servicing Plan form.

After printing and faxing or emailing this page, click OK and user will be returned to the Loss Mitigation menu.

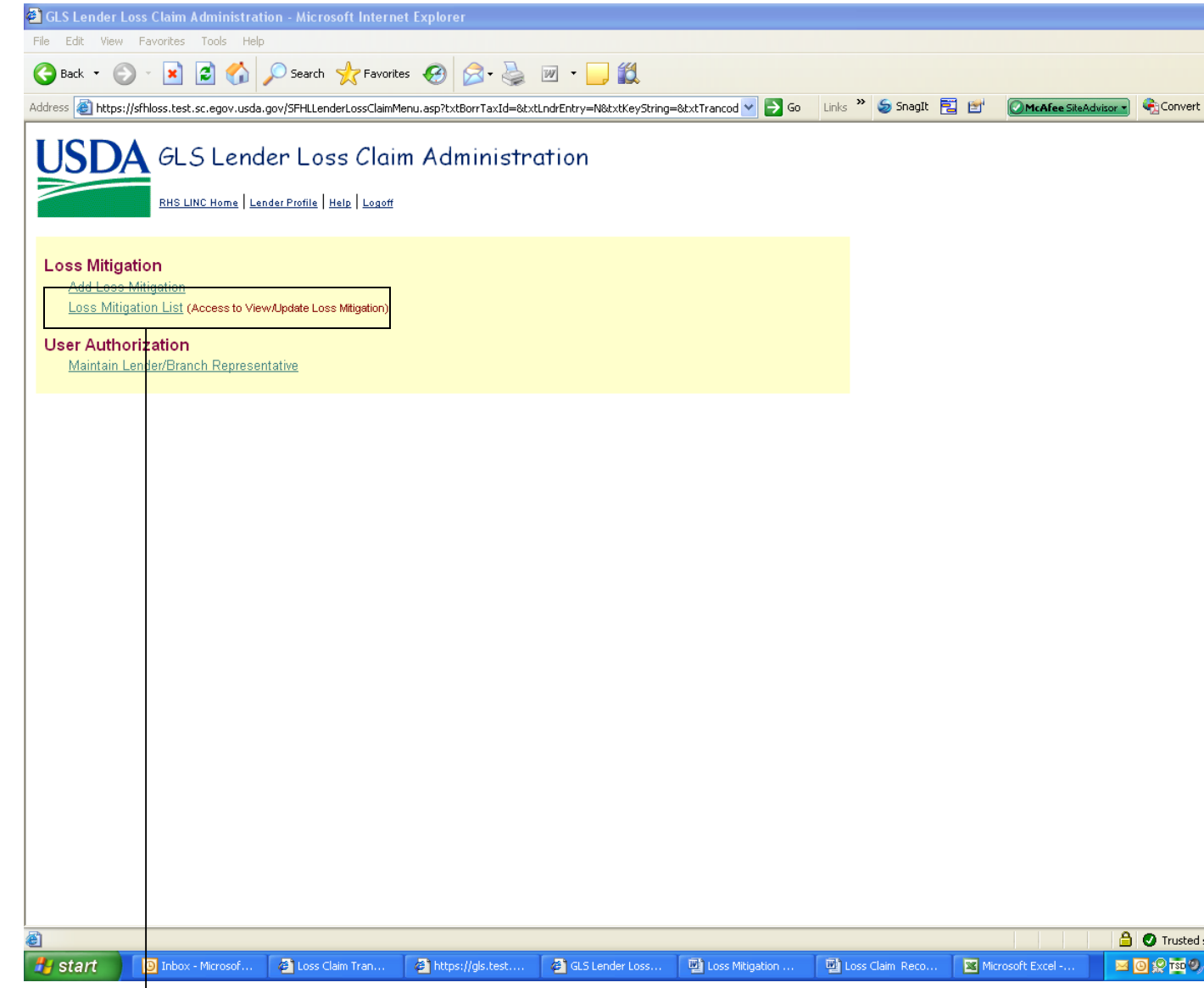


Currently there are five Threshold Edits as follows:

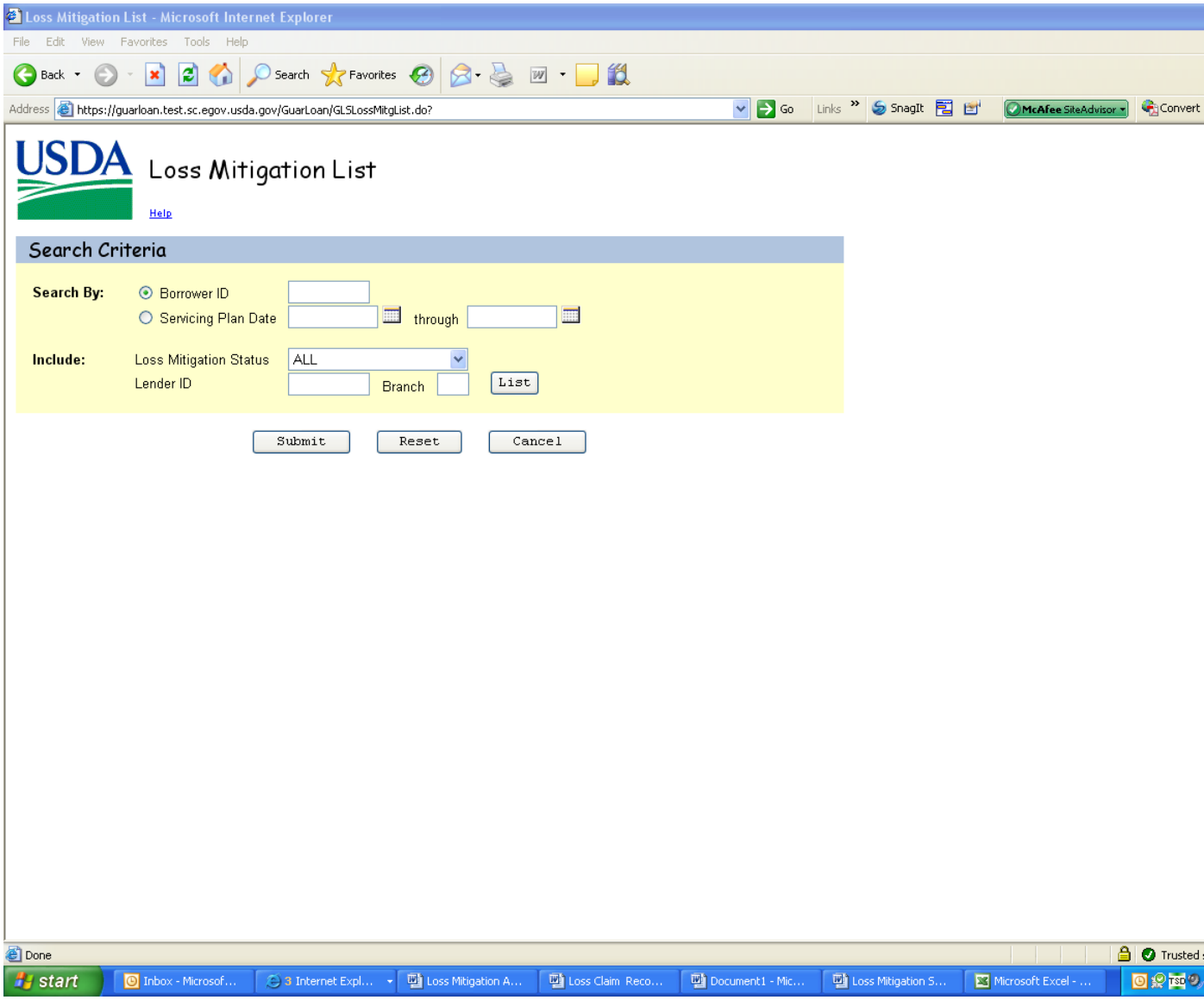
- 0001 Interest Rate does not match Loan Interest Rate
- 0002 Unpaid Principal does not match Loan Unpaid Principal
- 0003 Lender is not delegated for Mitigation Type
- 0004 Servicing Plan Date exceeds maturity date
- 0007 Workout Recommendation is Special Servicing Modification

View/Update Loss Mitigation

To view the submitted Loss Mitigation, click the Loss Mitigation List hyperlink on the Loss Mitigation menu. The Loss Mitigation List page displays (See page 30)



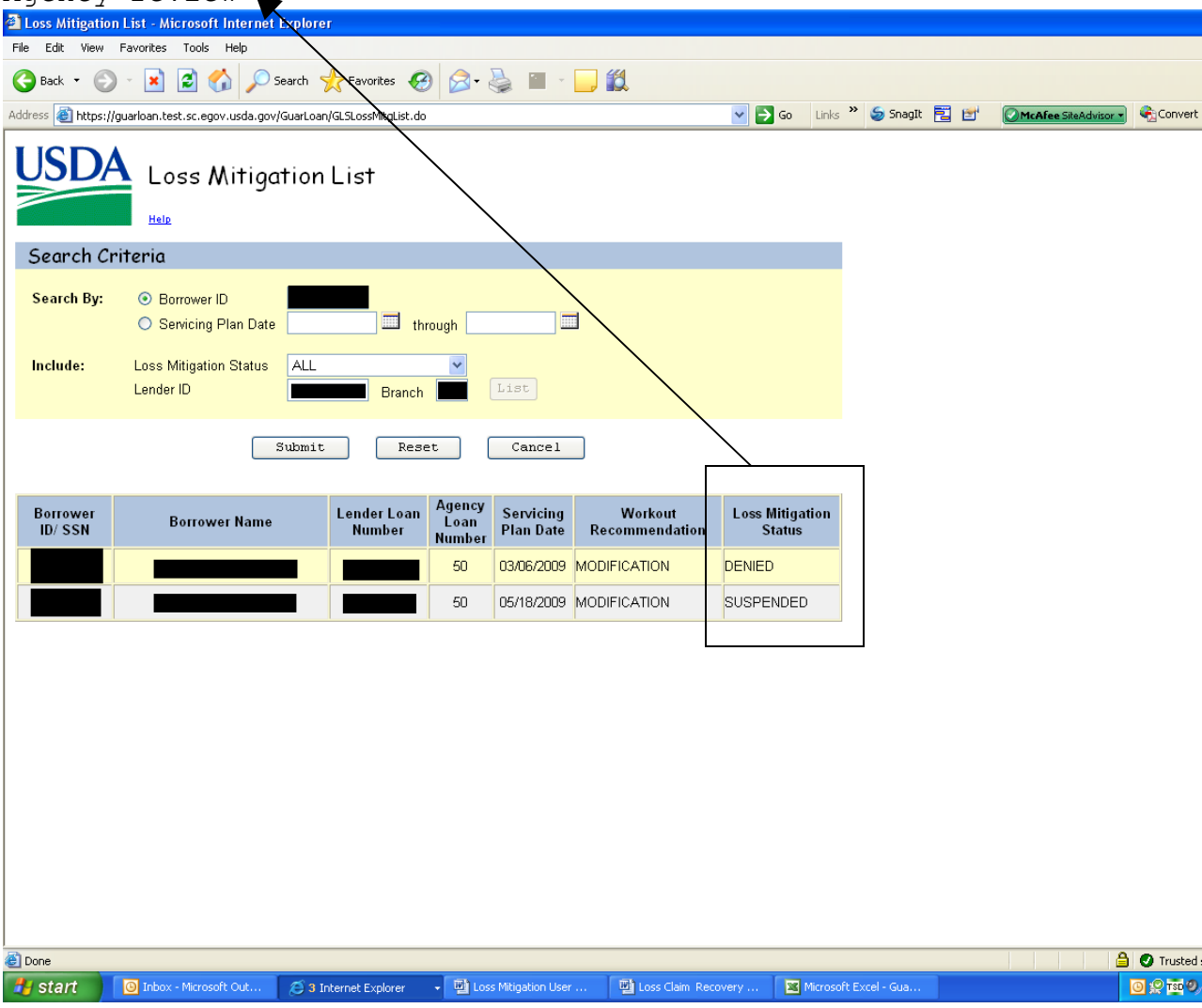
Enter the borrower's ID (9 digits only), and click the "SUBMIT" button.
If the entered ID matches an active Rural Development Guaranteed loan the **Loss Mitigation List** is displayed (see page 31).



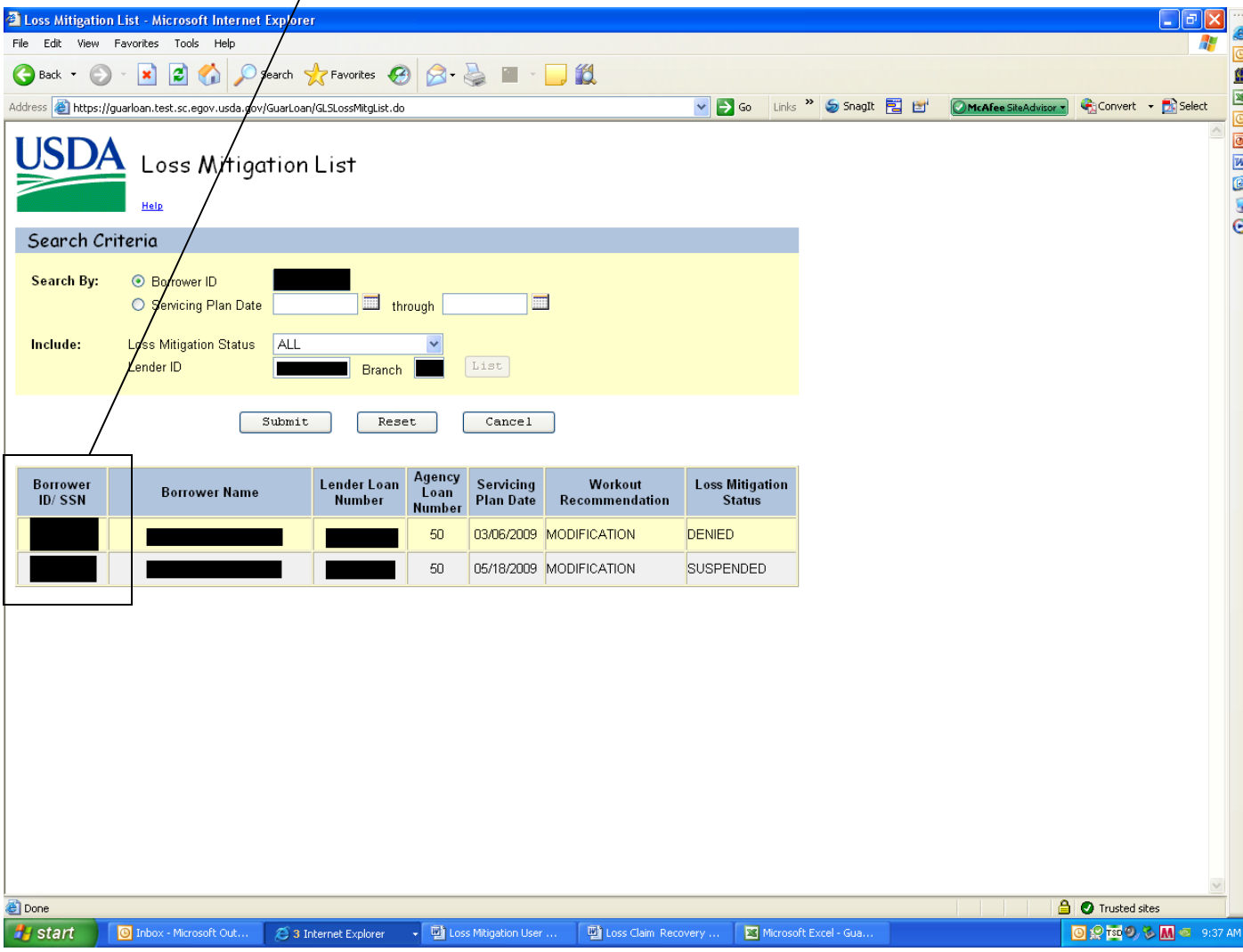
If the entered ID matches an active Rural Development guaranteed loan, the **Loss Mitigation List** is displayed. Loss Mitigation are displayed with servicing plan date, workout recommendation type and loss mitigation status.

Status Descriptions as follows:

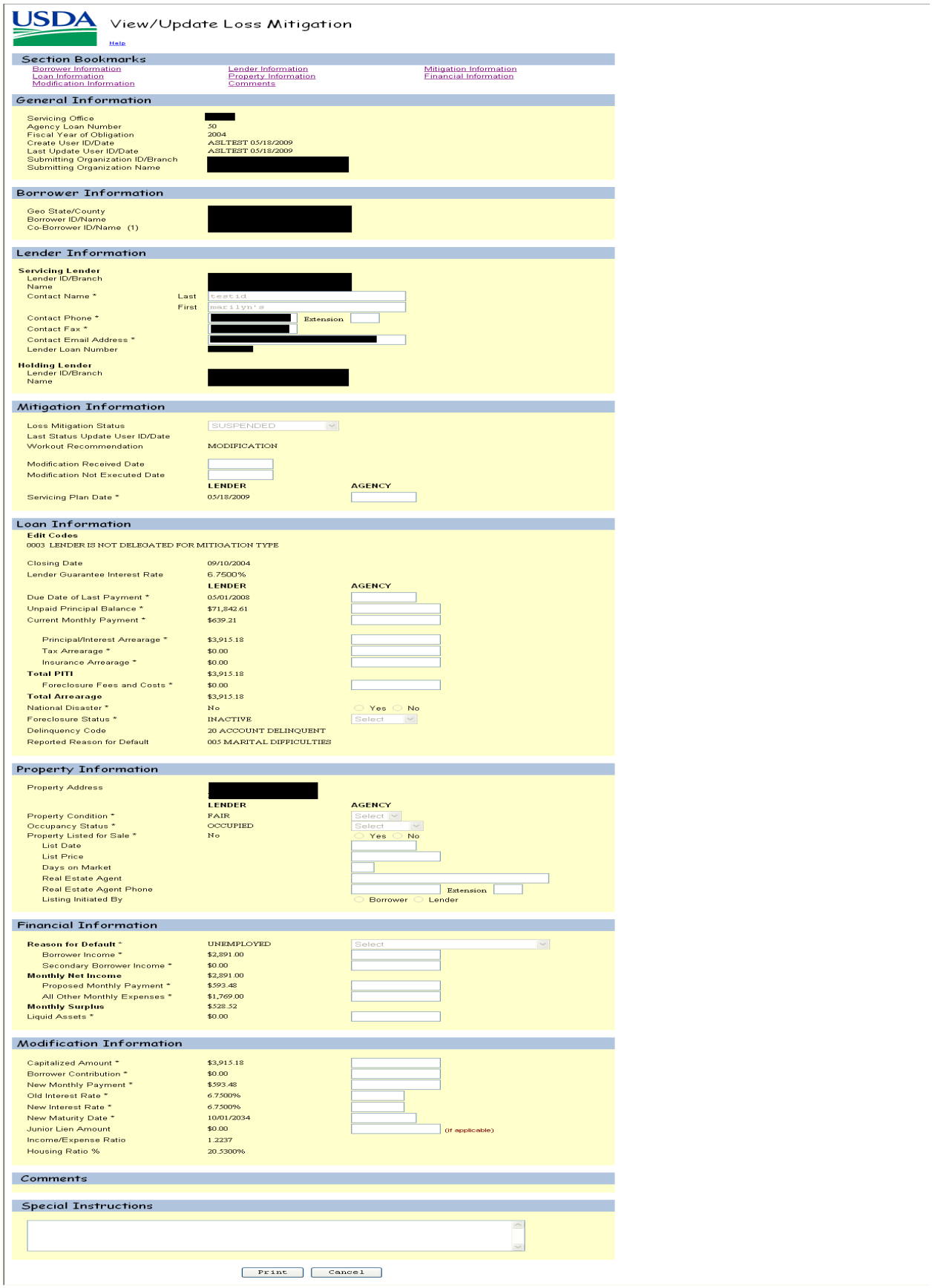
- Incomplete – user is in process of adding
- Suspended – loss mitigation is in process of review
- Approved – Agency has Approved
- Denied – Agency has Denied
- Withdrawn – Agency has Withdrawn
- Denied/Alternative – Agency Denied and advised Servicer of Alternative action.
- Lender Approved – Servicer has been E-authenticated and delegated to approve loss mitigation with no Agency review



Click on the Borrower ID of the Workout Recommendation user would like to view.



The View/Update Loss Mitigation screen is displayed as follows:
(See Page 33)



USDA View/Update Loss Mitigation

Help

Section Bookmarks

Borrower Information | Lender Information | Mitigation Information
Loan Information | Property Information | Financial Information
Modification Information | Comments

General Information

Servicing Office	[redacted]
Agency Loan Number	50
Fiscal Year of Obligation	2004
Create User ID/Date	ASLTEST 05/18/2009
Last Update User ID/Date	ASLTEST 05/18/2009
Submitting Organization ID/Branch	[redacted]
Submitting Organization Name	

Borrower Information

Geo State/County	[redacted]
Borrower ID/Name	
Co-Borrower ID/Name (1)	

Lender Information

Servicing Lender

Lender ID/Branch	[redacted]
Name	
Contact Name *	Last: testid; First: marilyn'a
Contact Phone *	[redacted] Extension
Contact Fax *	[redacted]
Contact Email Address *	[redacted]
Lender Loan Number	[redacted]

Holding Lender

Lender ID/Branch	[redacted]
Name	

Mitigation Information

Loss Mitigation Status	SUSPENDED	
Last Status Update User ID/Date		
Workout Recommendation	MODIFICATION	
Modification Received Date		
Modification Not Executed Date		
	LENDER	**AGENCY**
Servicing Plan Date *	05/18/2009	

Loan Information

Edit Codes
0003 LENDER IS NOT DELEGATED FOR MITIGATION TYPE

Closing Date	09/10/2004	
Lender Guarantee Interest Rate	6.7500%	
	LENDER	**AGENCY**
Due Date of Last Payment *	05/01/2008	
Unpaid Principal Balance *	$71,842.61	
Current Monthly Payment *	$639.21	
Principal/Interest Arrearage *	$3,915.18	
Tax Arrearage *	$0.00	
Insurance Arrearage *	$0.00	
Total PITI	$3,915.18	
Foreclosure Fees and Costs *	$0.00	
Total Arrearage	$3,915.18	
National Disaster *	No	Yes No
Foreclosure Status *	INACTIVE	Select
Delinquency Code	20 ACCOUNT DELINQUENT	
Reported Reason for Default	005 MARITAL DIFFICULTIES	

Property Information

Property Address	[redacted]	
	LENDER	**AGENCY**
Property Condition *	FAIR	Select
Occupancy Status *	OCCUPIED	Select
Property Listed for Sale *	No	Yes No
List Date		
List Price		
Days on Market		
Real Estate Agent		
Real Estate Agent Phone		Extension
Listing Initiated By		Borrower Lender

Financial Information

Reason for Default *	UNEMPLOYED	Select
Borrower Income *	$2,891.00	
Secondary Borrower Income *	$0.00	
Monthly Net Income	$2,891.00	
Proposed Monthly Payment *	$593.48	
All Other Monthly Expenses *	$1,769.00	
Monthly Surplus	$528.52	
Liquid Assets *	$0.00	

Modification Information

Capitalized Amount *	$3,915.18	
Borrower Contribution *	$0.00	
New Monthly Payment *	$593.48	
Old Interest Rate *	6.7500%	
New Interest Rate *	6.7500%	
New Maturity Date *	10/01/2034	
Junior Lien Amount	$0.00	(if applicable)
Income/Expense Ratio	1.2237	
Housing Ratio %	20.5300%	

Comments

Special Instructions

Print Cancel

Servicers cannot update information on the View/Update Loss Mitigation screen. Servicers have view access only. Contact the Agency at 1-866-550-5887 to update or make corrections to the previously entered information.

- Click PRINT to print the View/Update Loss Mitigation screen
- Click CANCEL to return to the Loss Mitigation menu page.

HELPFUL HINTS AND NAVIGATION TIPS

Fields requiring a date can be selected from a calendar pop-up by clicking on the option located next to the field.

An asterisk (*) following a field name indicates a required field that must be completed by the user before pressing the "Submit" button.

If no data available for required currency fields enter $0.00.

Press the "Save" button to save all information.